



# spotlight

January 2014 Vol. 47 No. 1

Focus



Goal



Balance



Sure Footing



Ignored  
Distraction

# Walking the Wire

A monthly publication spotlighting top producers of American Income Life and National Income Life





**Roger Smith**

Chief Executive Officer  
AIL & NILICO

**Walking the Wire**

*"I'm facing Niagara Falls — the wind and the mist and the dark and the peregrine falcons — and I'm going to stay focused on the other side."* — Nik Wallenda

In June of last year, daredevil Nik Wallenda completed a tightrope walk that took him a quarter mile over the Little Colorado River Gorge of the Grand Canyon.

He performed the 22-minute walk on a 2-inch-thick steel cable, 1,500 feet above the river. Several times, he had to pause and crouch as winds whipped around him and the rope swayed. There was no net. He wore no safety harness. This stunt came a year after he walked across Niagara Falls, and earned himself a seventh Guinness World Record.

Nik Wallenda is a seventh-generation high-wire artist and part of the famous "Flying Wallendas" circus family. Although this craziness does seem to run in the family, each new generation must be taught the skills necessary to perform such daring feats. Seasoned family members are responsible for passing along the knowledge, the tried-and-true techniques that will allow the next lineup of performers to succeed.

By all accounts, the most important thing to learn is to focus one's attention on a point at the other end of the wire to maintain balance. This seemingly simple, yet critical skill is what allowed the Wallendas to stay balanced through an earthquake that occurred during a show in South America. Another time, the entire circus lost power for several minutes, and when the lights came back on, the Wallendas were still balanced in a 7-person pyramid on the wire.

It would not be an overstatement to say that if you're a Flying Wallenda, losing focus can be catastrophic. But the same is true if you are a busy American/National Incomer trying to juggle appointments, direct those you manage, all the while balancing all your personal and professional responsibilities. The unwavering, intense focus that keeps the Wallendas balanced on the wire is what will keep you aimed squarely at your target,

your goal. At the very least, losing that focus can sidetrack you and temporarily cause you to not perform at your highest level. At worst, it can derail your career.

It seems so simple: just look where you want to go; focus ahead at where you want to be. But life is and always will be full of distractions. The trick to maintaining focus is to have a well-defined goal, the point on which you focus. Focus demands that you have a clear picture of what progress toward your goal looks like. Quickly learn to identify and prioritize the things that are truly vehicles to get you closer to your goal, as opposed to tasks that simply keep you busy. There is a huge difference between busyness and productivity. What should I be doing that will move me closer to where I want to be? What really does need to be done right this minute? What can be handled later, handled by someone else, or not handled at all?

Before we get too far into 2014, I encourage you to re-examine your goals. Look at what you want and what it will take to get you there. Sharpen your focus on that point in front of you and step forward boldly and confidently. Let nothing sway you.

While we're at it, let's seek to reignite the passion that drew us toward *Opportunity Unlimited* in the first place. Karl Wallenda, founding father of the flying family, once said, "Life is being on the wire, everything else is just waiting."

Let's not spend another minute waiting!



**■ spotlight**

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**sga career track  
New Markets Opening & Expanding**

**There is a growing need for ambitious leaders.**

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

**total bonuses paid out**

This month AIL and NILICO paid a total of \$2,624,092 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

**Total: \$2,624,092**

**required retention rate**

**Effective Jan. 1, 2014**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

<b>Retention:</b>	<b>69.0%</b>
<b>Net to Gross:</b>	<b>78%</b>

**dates to remember**

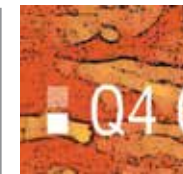
eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 02/21** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 02/26**. eApp business excluded from the 7 day hold should be uploaded by **Friday 02/28** before 2:00 p.m. CST to count for **February** production.

**correction**

In the December issue of *Spotlight* the SGA for Personal Producers Maren Conway #41 and Alex Schwartz #48 should have been listed as David Hausman.

**\*look for the asterisk**

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*



**Q4 contributions**

pg. 09



**new LAB member**

pg. 13



**leadership academy**

pg. 14



**\$500 holiday bonus**

pg. 17



**closer to the heart**

pg. 18



LOOK FOR ME!



# ★ AGENT TENURE BONUS ★

2014



## NO AGENT LEFT BEHIND

DECEMBER BONUS PAYOUT: **\$223,000** DECEMBER BONUS QUALIFIERS: **317**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Delores Aguilera	\$1,000	Devon Gillissie	\$1,000	Lorra Mundangepfupfu	\$1,000	Alfred Uipa	\$1,000
Albert Alexander	1,000	Inna Grigorov	1,000	Anthony Murray	1,000	Kevin Wally	1,000
Toetu Alosio	1,000	David Gurley	1,000	Kareem Mutia	1,000	Jaquise Webber	1,000
Cherelle Ball	1,000	Patricia Guyton	1,000	Zakary Paladino	1,000	Therese Wells	1,000
Angela Bauer	1,000	Kevin Harden	1,000	Natalie Palatoff	1,000	John Whaley	1,000
Dana Beamesderfer	1,000	Solomone Havea	1,000	James Young	1,000	Joseph Young	1,000
Darren Borchardt	1,000	Felicia Hodges	1,000	Lineti Pasikala	1,000	Bechir Abboud	750
Jenna Bronk	1,000	Shawn Horton	1,000	Delroy Phang	1,000	Jessica Agoo	750
Gregory Brown	1,000	Dan Ikei	1,000	Tauava Pitoai	1,000	Ismael Aguirre-Rivera	750
Trenson Byrd	1,000	Keira Jones	1,000	Karane Potter	1,000	Jay Allman	750
Denis-Michael Catalano	1,000	Carrie Kollmar	1,000	Lawanda Purdy	1,000	Steven Barbesh	750
Malyssa Cleveland	1,000	Mahadai Kryshundayal	1,000	James Pyle	1,000	Melanie Bennett	750
Christopher Climer	1,000	Jonathan Lamb	1,000	Timetris Roberts	1,000	Seneca Birchmore	750
Sheena Collins	1,000	Norman Lane	1,000	Edwin Rosa	1,000	David Brooks	750
Tanya Cook-Hughes	1,000	Michael Laramie	1,000	Kyle Schimizzi	1,000	Karen Bustamante	750
Michael Craft	1,000	Leonel Lazcano	1,000	David Schlagheck	1,000	Allegra Carnevale	750
Caleb Drake	1,000	Teryn Lieurance	1,000	Adrian Segalla	1,000	Kimberly Cooper	750
Badr Elkousy	1,000	Tolise Liu	1,000	Joe Simoneau	1,000	Michael Cooper	750
Matthew Farrell	1,000	Thomas Longino	1,000	Erin Smith	1,000	Sarah Cooper	750
Zachary Farrell	1,000	Anamaria Lopez	1,000	Glen Sprigg	1,000	Barbara Davenport	750
Jordan Fenrich	1,000	Emmanuel Lugira	1,000	Latia Stanley	1,000	Bethany Dibble	750
Christopher Finkernagel	1,000	Marcus Martin	1,000	Janaya Stephens	1,000	Janine DiMuzio	750
Debra Frederick	1,000	Donald Masker	1,000	Adam Stowe	1,000	Daniel Dunham	750
Danie Frenette	1,000	Kerry Matthews	1,000	Jennifer Stuart	1,000	Lincoln Dziekonski	750
Peter Gabranski	1,000	Robin McWilliams	1,000	James Swartz	1,000	Adam Easterbrook	750
Adalberto Garcia-Moreno	1,000	Katie Miller	1,000	Rodney Taylor	1,000	Erik Endal	750
Shane Gareau	1,000	Meghan Modrak	1,000	Mele Teulilo	1,000	Brittany Garland	750

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

\*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Jeremy Gibson	\$750	Tammylee Vicente	\$750	Peter Gooden	\$500	Deante Odom	\$500
Anthony Gropelli	750	Jason von Rosenberg	750	Bethsie Gousse	500	Rolando Ortiz	500
Latosha Henderson	750	Alyssa Waldman	750	Steven Grant	500	George Oshea	500
Dennis Hickey	750	Michael Warren	750	Giselle Guardia	500	Tevita Pasi	500
William Hiering	750	Jayme Weber	750	Keenan Harris	500	Belinda Randolph	500
Winston Hills	750	Troy Williams	750	Shane Hastings	500	John Reilly	500
Alexander Holmes	750	Randi Wilson	750	Cole Hatfield	500	Taryn Richard	500
Ader Hutchinson	750	Adam Wolcott	750	Joseph Hauptman	500	Alonzo Rogers	500
Ryan Huttenlocher	750	Matevaka Agaifo	500	Damaris Henderson	500	Sergi Ruiz	500
Roneesha Johnson	750	Salamanaia Ahkuoi	500	Thomas Hill	500	Rhiarna Russell	500
Cornelius Jones	750	Sammy Ahmed	500	Joseph Huh	500	Iris Saavedra-Garcia	500
Michael Jones	750	John Alderson	500	Andrew Hynan	500	Katherine Sanchez	500
Mark Kalisz	750	Veronica Alvarado	500	Matthew Ionno	500	Kareen Sanders	500
David Kauchak	750	Valencia Anderson	500	Jonathan Izquierdo-Rosito	500	Hugo Santos-Suarez	500
Orby Kelley	750	Kaywana Andrew	500	Laron Jackson	500	Mark Scanlon	500
Mike Lade	750	Laura Archbold	500	Tyler Jackson	500	Jeremy Schroeder	500
Michael LeBlanc	750	William Archer	500	Ariane Jacques	500	Richard Sewell	500
Dominick LeGrande	750	Lucien Atkins	500	Joachim Jean	500	Glenda Shaw	500
Patrick Lesatele	750	Jessica Barone	500	Benjamin John	500	Michael Shimamura	500
Makerita Malo	750	Jennifer Beckett	500	Sean Jones	500	Carla Shuler	500
Emilee Manthey	750	Jackie Beckham	500	Michael Kachenmeister	500	Tahirou Siby	500
Jennifer McGraw	750	Janelle Bice	500	David Kerul	500	Lile Sitagata	500
Brittiany McMillan	750	Linda Briseno	500	Krystena King	500	Justin Sloat	500
Michael Messmer	750	Eileen Brito-Rosa	500	Jon Klepper	500	Zack Smith	500
Leslie Montferret	750	Brett Broering	500	Shesta Knotts	500	Lisa Summers	500
Todd Neely	750	James Brooks	500	Derek Laffin	500	Amy Suttle	500
Robert Novotne	750	Nathan Brown	500	Mele Latu	500	Mauri Swanson	500
Graeme Orr	750	Melissa Burt	500	Kevin Lewis	500	Matthew Szwet	500
Silvana Pajor-Flores	750	Janice Burton-Sybron	500	Janine Lieske	500	Pamela Tichy	500
Nakia Peters	750	Alvaro Canales-Osorio	500	Justin Liford	500	Kelly Todd	500
Terri Peters	750	Kenneth Cargill	500	Li Lige	500	Caitlin Tufts	500
Shadonna Pollard	750	Melissa Celaya	500	Josalyn Maginnis	500	Hehenga Tupouniua	500
Charla Potempa	750	Martial Charles	500	Mele Makaui	500	Ramon Velasquez	500
James Pratt	750	Ryan Cheverie	500	Alysia Manley	500	Linwood Walker	500
Jhameka Quarles	750	George Connell	500	Bobby Mann	500	Kerry Walter	500
Sondus Rana	750	Deulis Contreras	500	Samantha Marsh	500	Brandon Walton	500
Corey Rech	750	Roman Corbin	500	Desiree Martin	500	Dustin Wambsgans	500
Julie Riedel	750	Angel Cordero	500	Nancy Martin	500	Gabrielle Warrick	500
Adrian Rivas	750	Paul Cossier	500	Erika Martinez	500	Amie West	500
Danielle Rogers	750	Aaron Cox	500	Filomena Matau	500	Derek Winslow	500
Patricia Romero-Otero	750	Raquel Craig	500	Shadya McLean	500	Ernest Woody	500
Jessica Rosado	750	Alan Daniel	500	Hugo Mercado Haro	500	Justin Yankauskas	500
Folole Samoa	750	Alfred DeRose	500	M Shane Metzbower	500	Oliver Zettas	500
Nial Samsouandar	750	Margarita Dowling	500	Christina Meyer	500	Suzette Zimomra	500
kyle Schroeder-Gurnicz	750	Mark Edwards	500	Amir Minaee	500		
Lata Selui	750	Jamielee Eldridge	500	Vanessa Montejano-Mariscal	500		
Susan Sereke	750	Goran Elovsson	500	Jorge Morales	500		
Antonio Singleton	750	Manuel Fierroz	500	Julian Morris	500		
Amos Slipchuk	750	Anthony Fister	500	David Moya	500		
Kelley Solomon	750	Delaine Folds	500	Jewel Nash	500		
David Strejnowski	750	Melissa Foy	500	Kathleen Nick	500		
Laura Szweczyk	750	Daniel Garcia	500	Shaun Nitschke	500		
Jennifer Theriault	750	Gregory Gerdes	500	Oliver Nivaud	500		
Joy Vann-Austin	750	Jolene Gettinger	500	Frederick Noel	500		
Vaipou Vaoga	750	Jeffrey Gilliana	500	Peggy Noplos	500		



# Anniversaries

**33 Years of Service**  
John Jatoff, SGA  
**26 Years of Service**  
Doreen Ryan-Foti, RGA  
**24 Years of Service**  
Jerry Hartnett, PR  
**22 Years of Service**  
Tom Williams, SGA  
**18 Years of Service**  
Ken Altizer, PR  
**16 Years of Service**  
Erin McKee, PR  
**15 Years of Service**  
Bobby Gujral, MGA  
Krissa Hensley, PR  
William Sargent, AGT  
**13 Years of Service**  
Erica Dalager, PR  
Vann Durham, AGT  
David Wang, MGA  
**12 Years of Service**  
Samuel Cohen, RGA  
Zachary Hart, MGA  
Nancy Myers, AGT  
Ryan Stenglein, RGA  
Thomas Tulowiecki, AGT  
**11 Years of Service**

Tasha Tucker, AGT  
Rachelle Valdez, PR  
**10 Years of Service**  
Devin Phillips, MGA  
**9 Years of Service**  
Samantha Chui, SGA  
**8 Years of Service**  
Larry Chick, AGT  
George Lahamedjian, AGT  
Steve Surace, RGA  
Michael Vasu, RGA  
Paul Winslow, PR  
**7 Years of Service**  
Jackie Alston, AGT  
Mark Beckford, PR  
Carlo Bonifazi, GA  
Kathryn Chaisson, MGA  
Dustin Dunbar, AGT  
Marcus Howard, AGT  
Lee Jeffers, MGA  
Daniel Jones, AGT  
Stephen Matous, PR  
AshLynn Orng, MGA  
**6 Years of Service**  
Mark Flemm, PR  
Katherine Kidder, PR  
Nicholas Lorence, RGA

Catherine Minor, SGA  
Amanda Mlinaz, PR  
Gary Rothman, PR  
John Serrano, GA  
**5 Years of Service**  
Hether Adams, PR  
Michael Bague, AGT  
Daniel Bauer, MGA  
Maria Diringer, AGT  
Larry Finch, GA  
Dianna Lueke, PR  
Richard Nypower, MGA  
Chad Panzer, SGA  
Aaron Parks, MGA  
Dan Rubio, SGA  
Daniel Toshner, AGT  
Jessica Wilhite, MGA  
**4 Years of Service**  
Marlene Alen, AGT  
Thomas Bonner, AGT  
Ruth Charlesworth, AGT  
Hunter Houvener, MGA  
Richard Johnson, MGA  
Christine Judge, SGA  
Bradley Kampmeier, AGT  
James Keefer, RGA  
George Murry, PR

Raymon Reynolds, GA  
Anna Senra, GA  
Peer Shmelzer, AGT  
James A Smith, GA  
Judy Spade, PR  
Casey Sperzel, AGT  
Christina Stableford, PR  
**3 Years of Service**  
Alta Adrien, AGT  
Pamela Altman, GA  
Alisha Armand, AGT  
Lora Beronja, AGT  
Denise Berrios, GA  
Howard Dotson, AGT  
Bo Gentile, RGA  
Meakie Grice, AGT  
Aaron Haynes, SA  
Christopher McFoy, GA  
Johna Ryan, MGA  
Donald Seaburg, AGT  
Andrew Sunkin, AGT  
Felicia Traylor, AGT  
Teo Underhill, GA  
Kascey Williamson, MGA  
**2 Years of Service**  
Erin Allen, MGA  
Liliana Avila, SA

Aurelia Balkovics, AGT  
Larrye Boykin, MGA  
Elyse Bryan, GA  
Iman Chehli, AGT  
Shawntae Collins, MGA  
Christopher Davidson, SA  
Joshua Dishong, GA  
Joshua Franco, AGT  
Jenny Gericke, AGT  
Kierra Goodwin, GA  
Brandi Graff, AGT  
Derrick Gray, AGT  
Pamela Hacker, AGT  
Carolyn Havens, AGT  
Bradley Hookfin, AGT  
Robert Hooper, AGT  
Ashlee Hutchins, AGT  
Irvin Johnson, GA  
Soyoung Kang, AGT  
Paul Kelly, RGA  
Shane Knowles, PR  
Darren Kwong, AGT  
Teo Lewis, GA  
Richard Mansfield, MGA  
Isaiah Matafai, AGT  
Kayla McIver, MGA  
Mary Kay McPherson, PR

Mohammed Moalawi, GA  
Marcus Moody, GA  
Joy Nardone, MGA  
Oscar Ortiz, SA  
Nathanael Rathjen, GA  
Victor Restrepo, MGA  
Anthony Sava, SA  
Rebecca Southey, AGT  
Sina Tuilaepa, AGT  
Kim Vance, AGT  
Cherylece Watkins, SA  
**1 Year of Service**  
Joseph Abram, GA  
Edna Alcazar, AGT  
Mero Amo, AGT  
Glenn Arakawa, SA  
Genaro Araujo, AGT  
Anacleto Arevalo, SA  
Marie Arnold, SA  
Meghan Aubel, SA  
George Bandin, AGT  
Lisa Bennett, PR  
Tamra Bloom, AGT  
Everton Brooks, SA  
Elizabeth Casey, SA  
Seth Connelly, SA  
Justin Crawford, AGT

Karah Creekmore, AGT  
Michael Cruise, SA  
Nestor Cuellas, AGT  
Komo Davis, GA  
Timothy Decker, SA  
Jeanette Dodd, PR  
Keylen Foster, GA  
Sarah Gilmore, AGT  
Maydelin Gonzalez-Pereda, AGT  
Lorina Grasham, PR  
Jennifer Greene, AGT  
Shayne Guinn, GA  
Normand Hall, AGT  
Erika Hudson, GA  
Daniel Hwang, GA  
Melinda Jacobs, AGT  
Adrian Johnson, SA  
Trey Jones, GA  
Wilbur Jung, AGT  
Ratu Kani, GA  
Meaghan Kehl, SA  
Hal Klein, AGT  
Janice Koch, GA  
Holly Lacey, SA  
Paul LeBlanc, AGT  
Danielle Lewis, SA  
Phillip McElfresh, SA

Erikka Michaels, GA  
Heather Miller, SA  
Jeffrey Miller, SA  
Brittany Mills, SA  
Oliveriski Murphy, AGT  
Grant Myers, GA  
Nacole Newbold, SA  
David Palmer, SA  
Steven Piro, SA  
Frank Radney, AGT  
Rakesh Ramkarran, GA  
Ataka Reed, SA  
Kenneth Rehders, AGT  
Brittney Rimmer, GA  
Stacy Shannon, SA  
Joseph Smith, GA  
Candace Thomas, AGT  
Nicole Tidey, SA  
Wilbur Torres, AGT  
Monique Williams, SA  
Steven Wills, SA  
Beth Wilson, SA  
Megan Winston, AGT  
Thomas Yarbrough, MGA  
Tiffany Zellhart, SA



**Bo Gentile**  
Vice President of Recruiting

James "Bo" Gentile has been with AIL and Torchmark Corporation in various roles for 13 years, most recently as a top RGA for the Williams-Zophin Agency in Florida. Bo was instrumental in helping AIL achieve its milestone of 2500 agents. Bo, wife Mindy and son Tre will be making their home in McKinney, Texas. Congratulations and welcome back, Bo.

# Promotions

**State General Agent**  
Byron Paz  
Moswen Taylor  
**Regional General Agent**  
Patrick Cremeans  
Matthew Diulus  
Blake Higuchi  
Mike Hudnall  
James Keefer  
Jahara Lewis  
Trevor Mayer  
Peter McEnaney  
William Myatt  
David Nham  
Tina Phongsavath  
Candice Rezzo  
Brooke Spain  
Bobby Szawa  
Jennifer Wehrle  
**Master General Agent**  
Christine Araujo  
Daniel Bean  
Nicholas Birdsall  
Taylor Bosch  
Kyle Butler  
Robert Chun  
Shawntae Collins

Michael Dalton  
Jacob DeBoer  
Eric Ebbitt  
Patricia Fifer  
David Gonzales  
Daymon Green  
Daniel Gutierrez  
Jennifer Judd  
Alexander Keats  
Sharlene Key  
Daniel LaFontaine  
Igor Melcharek  
Tanya Mitchell  
Rodney Mori  
Rafi Nawabi  
Dorothy Niederer  
Beatriz Noriega  
Randy O'Campo  
Jasmina Omazic  
Leonard Paschke  
Antonio Reyes  
Christopher Rodriguez  
Bradley Gray  
Aaron Haynes  
Min Jiang  
Sathnarine Kumar  
Stephen McGrath  
Aaron McKenney

Gregory VanSuch  
Kaleiokamaile Viena  
**60% General Agent**  
Brian Jackson  
Jon Klepper  
Latrice Klyce  
Frank Kolligian  
Marcia Matthews  
Elizabeth Pride  
Edwin Rodriguez  
**57.5% General Agent**  
Ricardo Alanis  
Brent Bowling  
Mike Bray  
Katrina Campbell  
John Catalano  
Yihao Chen  
Corey Cox  
Arie Davis  
Samantha Evans  
Sean Feizkhah  
Bradley Gray  
Aaron Haynes  
Min Jiang  
Sathnarine Kumar  
Stephen McGrath  
Aaron McKenney

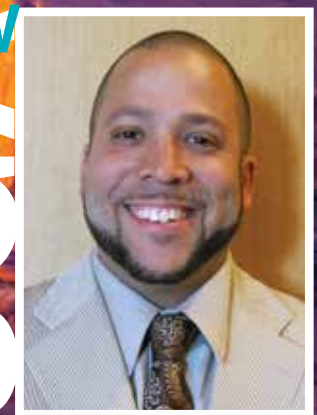
Paulo Miranda  
Michael Musso  
Hans Owens  
Angel Patryluk  
Polina Philbin  
Steven Pirrello  
Ashley Ruhl  
James Schroeder  
Nicholas Scordos  
Steven Sibelman  
Marcus Street  
Kim Vance  
**55% Supervising Agent**  
Mike Aden  
Valencia Anderson  
Cellic Bell  
Kayla Bisinger  
Phoungphet Chanthalanon  
David Chen  
Michael Craft  
Cynthia Craig  
Diane Currier  
Pablo DeLaCruz  
Roslynn Graham  
Carrie Kollmar  
Fran Kolos  
Michael LeBlanc

Josalyn Maginnis  
Jonathan May  
Jorge Morales  
Harold Morris  
Marcus Norby  
Matthew Philbrook  
James Pratt  
Ruben Recinos  
Ryan Roberts  
Nadene Saulnier  
Susan Scott  
Michelle Stamps  
Gary Tannehill  
Joseph Terry  
Joy Vann-Austin  
Jason von Rosenberg  
Ernest Woody  
Oliver Zettas  
**52.5% Supervising Agent**  
Albert Alexander  
Christina Applegate  
Jaime Baez  
Laura Bayless  
Dana Beamesderfer  
Jennifer Beckett  
Seneca Birchmore  
Zachary Bradshaw

Nycole Caliri  
Alvaro Canales-Osorio  
Michael Cardoso  
Kenneth Cargill  
Allegra Carnevale  
Scott Chrisman  
LaToya Clark  
Jackson Cook  
Aaron Cox  
Dean Davey  
Michael Denton  
Janine DiMuzio  
Jordan Fenrich  
Nicole Flowers  
Jonathan Frank  
Dinesh Ghising  
Jeremy Gibson  
Annecia Hogg  
Vyacheslav Honcharuk  
Matthew Ionno  
Jonathan Izquierdo-Rosito  
Willie Jackson  
Benjamin John  
Rachael Johnson  
Brandon Jones  
Lisa Jones  
Teresa Julian

David Kauchak  
Orby Kelley  
Nicholas Kimball  
Patrick Kushla  
Daniel Labbato  
Gail LaCroix  
Mike Lade  
Matthew Lefor  
Dominick LeGrande  
Adam Leutner  
Danielle Lewis  
Emmanuel Lugira  
Monica Moffett  
Robert Muncatchy  
Todd Neely  
Oliver Nivaud  
Cathy Nokes  
Bradley Organ  
Stalin Ortega  
Charrise Parks  
John Passi  
Jeffrey Pearson  
Delroy Phang  
Gina Pierre  
Aladrian Pugh  
Aaron Quade  
Joseph Quattrochi

Andriana Ramos  
Julie Riedel  
Darrin Roberts  
Edwin Rosa  
Nial Samsouandar  
Andrew Schutz  
Richard Sewell  
Shamsuddeen Shahid  
Stacy Shannon  
Zack Smith  
Amanda South  
Joy Stephenson  
Jason Timmerman  
Kelly Todd  
Justin Tyburski  
Brett VanEffen  
Vivian Wales  
Derek Winslow



**Moswen Taylor**  
Indianapolis, IN  
January 1

Moswen likes to say that prior to joining AIL, he "loaded trucks, drove trucks, and made trucks." When he relocated to Indianapolis in 2004, he got a recruiting call from the Mark Hancock Agency on a Friday night — the first bite on the resume he posted online — interviewed on Monday morning, and has been "working my butt off" ever since. Moswen says he is grateful for the tremendous opportunities available at AIL and is excited about offering those opportunities to others.

NEW  
SGA  
SGA





# MGA AGENT RETENTION — BONUS PROGRAM —



**Zachary Hart**  
\$4,000  
Surace-Smith



**Stephen Hill**  
\$3,250  
Steve Friedlander



**Ryan Hall**  
\$2,500  
Laura Fisher



**Matthew Parks**  
\$2,500  
Surace-Smith

December Bonus Payout: **\$128,750**

December Bonus Qualifiers: **112**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Zachary Hart	\$4,000	Kascey Williamson	\$1,500	Andrew McQuade	\$1,000	Brett Gryska	\$500
Stephen Hill	3,250	Justin Adams	1,250	Joy Nardone	1,000	Darron Hacker	500
Ryan Hall	2,500	Souleymane Bah	1,250	Zach Otto	1,000	Alvin Hagens	500
Matthew Parks	2,500	Jordan Chalom	1,250	Marian Serfler	1,000	Michael Hanson	500
Todd Glazer	2,250	John Conard	1,250	John Sparby	1,000	Tracy Hayes	500
Evan Holzhauer	2,250	Michelle Crowe	1,250	Patrick Stenglein	1,000	Daven Hermosura	500
Victor Restrepo	2,250	Matthew Diulus	1,250	Brandon Tefer	1,000	Blake Higuchi	500
Michael Vasu	2,250	Liam Flaherty	1,250	John Velardo	1,000	Jennifer Holliday	500
Christine Araujo	2,000	William Myatt	1,250	Timothy Watson	1,000	Unique Hunnicutt	500
Mark Kukielski	2,000	Aaron Parks	1,250	Michael C Williams	1,000	Alexander Keats	500
Aaron Ralston	2,000	Minh Phung	1,250	Michael Gerstein	750	Steven King	500
Ryan Wilson	2,000	Devin Adams	1,000	Ryan O'Malley	750	Chad McLaughlin	500
Tere Diamond	1,750	Adeyemi Akinade	1,000	AshLynn Orng	750	Dick Nakatani	500
Rita Haidinger	1,750	Joshua Bloomquist	1,000	Matt Pflueger	750	Jonni Ng	500
I-Perfection Harris	1,750	Mario Chavez	1,000	Syed Quadri	750	Joshua Olin	500
Timothy Kieran	1,750	Matthew Conrad	1,000	Humberto Quintero	750	Nasr Quadri	500
Antonio Reyes	1,750	Patrick Cremeans	1,000	Raymond Risucci	750	Dustin Rushin	500
Krista Thieme	1,750	Dustin Dunlap	1,000	Craig Strompf	750	Doreen Ryan-Foti	500
Peter Van Der Westhuizen	1,750	Harold Durana	1,000	Ala Awad	500	Atta Saleh	500
Daniel Bauer	1,500	Tony Geer	1,000	Richard Barbour	500	Albert Serur	500
William Brookshire	1,500	Lucy Ghawi	1,000	Ryan Bisanz	500	Lawerence Smith	500
Cara DeFiore	1,500	Joshua Jackson	1,000	Timothy Buckner	500	Brooke Spain	500
Daniel Hartwig	1,500	Dean Jensen	1,000	Jose Carvajal	500	Brandon Summerton	500
Michael Laramie	1,500	Stephen Jeung	1,000	Randall Cook	500	Moswen Taylor	500
Nicholas Moore	1,500	Kody Kramme	1,000	Lucky Faalifiti	500	David Thornton	500
Ofa Tupouniua	1,500	Virginia Lee	1,000	Mavrick Fredericks	500	Sara Vaz	500
Gregory VanSuch	1,500	Brandon MacDonald	1,000	Matthew Girard	500	Marisa Willgruber	500
Sara Welch	1,500	Shahab Mahdaveinejad	1,000	Alexandra Graham	500	Jake Yagjian	500

## HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

## Q4 Contributions

Contributions listed are from October through December consisting of contributions of \$500 or more.

### American Income & National Income

- \$10,000** — Working America - City Sponsor at the Working America 10th Anniversary Celebration
- 5,000** — AFSCME - Unveiling of new UDW Headquarters
- 5,000** — BC New Democratic Party - Silver sponsor at the BC NDP Convention
- 5,000** — DC Labor FilmFest
- 5,000** — Economic Policy Institute
- 5,000** — Institute for America's Future - Advocate Sponsor at the Campaign for America's Future 2013 Awards Gala
- 5,000** — Interfaith Worker Justice - Awards Ceremony
- 5,000** — Midwest Academy Awards
- 5,000** — Saskatchewan Federation of Labour - Scholarship
- 5,000** — The Corporate Action Network
- 5,000** — USAction - Silver Sponsor at the 12th Annual Progressive Leadership Awards
- 2,000** — San Antonio AFL-CIO - MLK Celebration
- 1,500** — Ontario Federation of Labour - Cliff Pilkey Awards Dinner & Convention
- \$1,125** — Metal Trades Department - Conference
- 1,000** — Connecticut State AFL-CIO - John Olsen Retirement Dinner
- 1,000** — Labor Council of West Central Illinois - Supporting Tornado victims in Washington & Illinois
- 600** — BC Federation of Labour - Convention
- 600** — Coalition of Labor Union Women - Convention
- 500** — AFSCME Local 1549 - Scholarship
- 500** — Hawaii Nurses Association OPEIU Local 50 - Scholarship for OPEIU Convention
- 500** — IATSE Local 44 - Scholarship for Convention
- 500** — IBEW Local 21 - Scholarship for Convention
- 500** — IBEW Local 58 - Scholarship for IBEW Membership Development Convention
- 500** — Madison County Lodge 47 - Scholarship at the Fraternal Order of Police Convention
- 500** — TWU Local 252 - Scholarship for TWU Convention
- 500** — TWU Local 514 - Scholarship for TWU Convention

### Top Contributions of Centralized PR

- \$3,000** — Hawaii State AFL-CIO - Scholarship
- 3,000** — Maryland State & DC AFL-CIO - Convention
- 3,000** — Operation Christmas Cheer - Sponsorship
- 2,500** — Instituto Laboral de la Raza - 2014 Labor Community Awards Sponsor
- 2,500** — UFCW 5 - Platinum Sponsor for The Labor Foundation for Working Families Golf Tournament
- 2,000** — Food & Drug Council - Conference
- 2,000** — MI Snowmobile Assoc - Scholarship
- 2,000** — NY State Snowmobile Assoc - Sponsorship
- 1,600** — Hawaii Credit Union League - Convention
- 1,500** — AFSCME Council 25 - Convention
- 1,250** — New York State AFL-CIO - Labor Celebration
- 1,250** — Texas High School Coaches Association - Bronze Sponsorship for Exhibit & Ad
- 1,150** — Philadelphia Council of the AFL-CIO - Convention
- 1,125** — United Labor Agency - Unsung Heroes Awards Banquet
- 1,000** — Arizona Building Trades - Silver Sponsorship for Golf Tournament
- 1,000** — BC & Yukon Territory Building Construction Trades - Convention
- 1,000** — IBT 117 - Event Sponsorship Supporting Puget Sound Sage Fundraiser
- 1,000** — IBT 572 - Holiday Event Sponsorship
- 1,000** — Kentucky AFL-CIO - Convention
- 1,000** — Motion Picture & Television Fund & IATSE - Day at the Races Bronze Sponsorship
- 1,000** — North Central States Regional Council of Carpenters, MN & WI - American Income Life Scholarship Award
- 1,000** — UFCW 1428 - Sponsoring Backpacks for Homeless Veterans
- \$1,000** — West Virginia AFL-CIO - Sponsorship for a Reception Dinner at the State AFL-CIO Convention
- 750** — Los Angeles County Federation of Labor, AFL-CIO - 2014 MLK Annual Labor Breakfast
- 700** — IBT 150 - Holiday Event Sponsorship
- 650** — San Joaquin and Calaveras Counties, Central Labor Council - Silver Sponsor for Labor Community Dinner
- 600** — CUPE 416 - Hole Sponsor for Charity Golf Tournament
- 600** — IBT 97 - Ad for Teamsters Hispanic Caucus
- 600** — Tavern League of WI - Convention
- 541** — Teamsters Health and Benefits Expo - Raffle Prize Sponsorship
- 500** — ABATE of Illinois - Event Sponsorship
- 500** — ABATE OF PA - Silver Sponsor for Seminar
- 500** — Connecticut State AFL-CIO - Ad
- 500** — Cosmetology Assoc of New Brunswick - Convention
- 500** — CSWU 1611 - Event & Prize Sponsorship
- 500** — Fraternal Order of Police - Holiday Gift Donation
- 500** — Greater Boston Labor Council, AFL-CIO - Municipal Dinner
- 500** — Indiana AFL-CIO - Convention
- 500** — Metro Detroit CLC, AFL-CIO - Food Basket Fund Raiser
- 500** — North Bay Labor Council, AFL-CIO - COPE Banquet
- 500** — Northern CA Carpenters Regional Council - Christmas Moose Feed
- 500** — Orange County AFL-CIO, Central Labor Council - Veteran's Day Event
- 500** — Pierce County Labor Community Services Agency
- 500** — South Florida AFL-CIO - Solidarity Dinner Dance



# CODES

The minimums for recognition are:  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

## SA

NAME	#	SGA	NAME	#	SGA
Angela Bell	6	Chris Lussier	Christopher Murray	3	Theodore Pappas
Monica Moffett	5	Dorian Brown	Bryon Eddinger	2	Altig-Orlovic
Milica Zivkovic	5	Sabrina Lloyd	Daniel Gutierrez	2	Altig-Orlovic
Zoltan Krecsko	5	Brian Traboulay	Sharlene Key	2	Altig-Orlovic
Annie Grady	4	Slav Bitman	Ileana Lopez	2	Altig-Orlovic
Layne Ford	4	Richard Correa	David McCusker	2	Altig-Orlovic
Tara Martinez	4	Richard Correa	Jared Teerlink	2	Altig-Orlovic
Moli Kaufusi	4	Steve Friedlander	Yusuf Ahmad	2	Simon Arias
Christian Fahey	4	Giglione-Ackerman	Andrew Culver	2	Simon Arias
Jason H Lee	4	Sabrina Lloyd	Brittni Kwiecien	2	Simon Arias
Chelsie Young	4	Sabrina Lloyd	Craig Yarborough	2	Simon Arias
Meaghan Kehl	4	Brian Traboulay	Rachelle Britzman	2	Jared Cleckner
Soncy Williams	3	Altig-Orlovic	Regina Cox	2	Jared Cleckner
Abdul Yusuff	3	Simon Arias	Rita Eisentrager	2	Eric Cochran
Kelly Ziemer	3	Chad Deley	Martin Martinez	2	Eric Cochran
Charles Firreno	3	Joseph Diecedue	Troy Hays	2	Brandon Cooley
Genesisjane Hall	3	Steve Friedlander	Emmanuel Villasenor	2	Brandon Cooley
Enrique Sandoval	3	Sabrina Lloyd	Amber Dregalla	2	Richard Correa
Duane Shaw	3	Sabrina Lloyd	Jordan Arcuri	2	Joseph Diecedue
Deborah Sanchez	3	Bob Olson	Roberto Olivares-Roby	2	Laura Fisher
Sheryl Dobkin	3	Theodore Pappas	Litia Bentley	2	Steve Friedlander

## GA

NAME	#	SGA	NAME	#	SGA
Corey Mitchell	11	Dorian Brown	Corey Hallam	7	Giglione-Ackerman
Alex Torruella	10	Sabrina Lloyd	Shayne Guinn	6	Sabrina Lloyd
Quane Huff	10	Chris Lussier	Eric Ebbitt	5	Simon Arias
Marc Salvaggi	8	Surace-Smith	Glenn Woodley	5	Slav Bitman
Michael Shaba	8	Brian Traboulay	Jennifer VanKerckvoorde	5	Eric Cochran
			Amanda Hogan	5	Richard Correa
			Ratu Kani	5	Steve Friedlander
			Ari Bykofsky	5	Giglione-Ackerman
			Brian Jackson	5	Bob Olson
			Sandra Underwood	5	Bob Olson
			Derron Alexander	5	Theodore Pappas

NAME	#	SGA	NAME	#	SGA
Rita Charles	2	Steve Friedlander	Brenton Patterson	2	Paul Rumbuc
Lucy Pene	2	Steve Friedlander	Aundrey Beard	2	Surace-Smith
Sonia Ramirez	2	Steve Friedlander	Brent Bowling	2	Surace-Smith
Janaya Stephens	2	Steve Friedlander	Adam Huck	2	Surace-Smith
Patrick Szydlak	2	Cindy Furer	Collin Miles	2	Surace-Smith
Christine DiSanto	2	Giglione-Ackerman	Hirenkumar Patel	2	Surace-Smith
Fran Kolos	2	Giglione-Ackerman	Nicholas Scordos	2	Surace-Smith
Ralph Matarese	2	Giglione-Ackerman	Nicole Wells	2	Surace-Smith
Zachary Suarez	2	Giglione-Ackerman	Michael Poaps	2	Brian Traboulay
Robert Szymanski	2	Giglione-Ackerman			
Thomas Reddoch	2	Steve Greer			
David Ramnarine	2	Matt Henderson			
Beverly Sibert	2	Matthew Hogan			
Megan Holiday	2	Marko Jankovic			
Robert Schneideman	2	Sabrina Lloyd			
Enes Herovic	2	Travis Moody			
Roslynn Graham	2	Bob Olson			
Jenny Alvarez	2	Theodore Pappas			
Louis Bloukos	2	Theodore Pappas			
Donte Grant	2	Theodore Pappas			
John Reynolds	2	Philip Prata			

NAME	#	SGA	NAME	#	SGA
John Leggio	5	Theodore Pappas	Thomas McConnell	4	Eric Neal
Dustin Surace	5	Surace-Smith	Sheila Downey	4	Bob Olson
Jordan Albright	4	Simon Arias	Alon Fischer	4	Theodore Pappas
Charles Ferrari	4	Simon Arias	Jason Green	4	Paul Rumbuc
Gregory Graham	4	Surace-Smith	Anthony Theriault	4	Surace-Smith
Todd Rutherford	4	Eric Cochran	Daniel Walton	4	Surace-Smith
Regina Duval	4	Richard Correa	Jahara Lewis	3	Altig-Orlovic
David Hefflin	4	Scott Davis	Touraan Smith	3	Altig-Orlovic
Joshua Quintal	4	Joseph Diecedue	Joshua Cosentino	3	Simon Arias
Laaina Havea	4	Steve Friedlander	Antonio Reyes	3	Simon Arias
Sione Maumau	4	Steve Friedlander	Andrew Wagner	3	Simon Arias
Corey Helly	4	Giglione-Ackerman	Anthony Wright	3	Simon Arias
Patrick Guthrie	4	Mathew Hart	Aldina DaRosa	3	Josh Chalom
			Arthur Sigler	3	Brandon Cooley
			Maria Soliz	3	Brandon Cooley
			Jamal Simmons	3	Joseph Diecedue
			Gary Slocum	3	Desi Dimitrova
			Ruben Santillana	3	Steve Friedlander
			Vatapuia Vavau	3	Steve Friedlander
			Philip Roffi	3	Cindy Furer
			John Nasti	3	Giglione-Ackerman
			Matthew Bogle	3	Matt Henderson
			John Napiza	3	Jatof-Foti
			Kyle Taylor	3	Travis Moody

## GA continued

NAME	#	SGA	NAME	#	SGA
Heather Cullen	3	Chad Panzer	Sharon Barnes	2	Slav Bitman
Nicholas Triantafyllidis	3	Philip Prata	Charles Portnoy	2	Slav Bitman
David Rigney	3	Scott Rehberg	Amanda Svestka	2	Eric Cochran
Joseph Smith	3	Alex Roland	Anna Senra	2	Cohen-Cohen
DeAnthony Hartman	3	Paul Rumbuc	Gian-Paolo Diberardo	2	Brandon Cooley
Josh Tompkin	3	Paul Rumbuc	Jamey Haugen	2	Richard Correa
Lamar Livingston	3	Surace-Smith	Erika Spiak	2	Richard Correa
Kelsey Mitchell	3	Jeffery Thiel	Devon Chapman	2	Cunningham-Weatherspoon
Jonathan Phillips	3	Jeremy Welch	Michael Tribbitt	2	Kevin Davis
Katrina Campbell	3	Williams-Zophin	Teo Underhill	2	Scott Davis
Arie Davis	3	Williams-Zophin	Joshua Rush	2	Chad Deley
Vincent Carl	2	Altig-Orlovic	Kevin Talbot	2	Joseph Diecedue
Brinda Casanova	2	Altig-Orlovic	Jason Theriot	2	Joseph Diecedue
Robert Chun	2	Altig-Orlovic	Jake Jones	2	Desi Dimitrova
Dorothy Niederer	2	Altig-Orlovic	Eric Hamblin	2	Mitch Duplantis
Bruce Viaje	2	Altig-Orlovic	Erica Pagano	2	Laura Fisher
Jacob Kieffer	2	Simon Arias	Soonalote Taogaga	2	Steve Friedlander
James King	2	Simon Arias	Jorge Guerra	2	Giglione-Ackerman
Michael Lindsey	2	Simon Arias	Erin Moyer	2	Giglione-Ackerman
Edwin Rodriguez	2	Simon Arias	Roosevelt Wilson	2	Giglione-Ackerman
Heather Southern	2	Simon Arias	Mark Danner	2	Steve Greer

## MGA

NAME	#	SGA	NAME	#	SGA
Ryan Bisanz	15	Brian Traboulay	Mark Kukielski	6	Eric Neal
Monica Brown	14	Dorian Brown	Raymond Risucci	6	Dorian Oldham
Matthew Parks	14	Surace-Smith	Gabriel Feldmann	6	Chad Panzer
Ofa Tupouniua	12	Steve Friedlander	John Collins	5	Altig-Orlovic
Patrick Cremeans	11	Chris Lussier	Phillip Jenkins	5	Slav Bitman
Bobby Szwaja	11	Theodore Pappas	James Moland	5	Eric Cochran
Tere Diamond	10	Steve Friedlander	Matthew Turnquist	5	Richard Correa
Marian Sertler	10	Sabrina Lloyd	Lucky Faaititi	5	Steve Friedlander
Ransy Vazquez	10	Bob Olson	Nicholas Moore	5	Oldham-Bianchi
Zachary Hart	10	Surace-Smith	Atta Saleh	5	Theodore Pappas
Matthew Diulus	9	Simon Arias	Ryan Wilson	5	Philip Prata
Michael Gerstein	9	Giglione-Ackerman	Minh Phung	5	Scott Rehberg
Jack Keiderling	9	Giglione-Ackerman	Tracy Hayes	5	Dan Rubio
Syed Quadri	9	Theodore Pappas	Robert Nolan	5	Paul Rumbuc
Steven King	9	Paul Rumbuc	Robert Dunn	5	Surace-Smith
Erin Allen	8	Richard Correa	Daniel Hartwig	5	Surace-Smith
Stephen Hill	8	Steve Friedlander	Kevin Holtz	5	Surace-Smith
Thomas Kijanowski	8	Sabrina Lloyd	Jennifer Holliday	5	Jeffery Thiel
Andre Bent	8	Bob Olson	Richard Whyte	5	Brian Traboulay
Todd Glazer	7	Joseph Diecedue	Henry Ingraham	5	Williams-Zophin
Mavrick Fredericks	7	Giglione-Ackerman	AshLynn Orng	4	Altig-Orlovic
Joseph Havlik	7	Christopher Jordan	Randy Teyssier	4	Simon Arias
Levar Morgan	7	Theodore Pappas	Brian Welsh	4	Simon Arias
Nicholas Lorence	6	Altig-Orlovic	Drew Frazier	4	Slav Bitman
Michelle Crowe	6	Simon Arias	Lalitha Janardhanan	4	Slav Bitman
Albert Serur	6	Simon Arias	Alexandra Graham	4	Jason Bratin
Herman Fennell	6	Samantha Chui	Kody Kramme	4	Eric Cochran
Andrew McQuade	6	Richard Correa	Corey Neff	4	Brandon Cooley
Randall Cook	6	Joseph Diecedue	Victor Restrepo	4	Richard Correa
Ryan Hall	6	Laura Fisher	I-Perfection Harris	4	Cunningham-Weatherspoon
Evan Holzhauser	6	Giglione-Ackerman	Jason Young	4	Chad Deley
Michael Laramie	6	Steve Greer	Joshua Jackson	4	Joseph Diecedue
Kyle Lewicki	6	Mathew Hart	Brian Schreiter	4	Joseph Diecedue
Marisa Willgruber	6	David Hausman	James Isip	4	Desi Dimitrova
Zach Otto	6	Sabrina Lloyd	Peter McEnaney	4	Mitch Duplantis

## RGA

NAME	#	SGA	NAME	#	SGA
Thomas Vena	30	Simon Arias	Robert Janev	26	Sabrina Lloyd
			Patrick Bendure	25	Surace-Smith

NAME	#	SGA	NAME	#	SGA
Taneshia Solomon	2	Steve Greer	James Schroeder	2	Theodore Pappas
Jameetri Washington	2	Steve Greer	Maria Aristry	2	Cisco Perez
Marci Dowbor	2	Moswen Taylor	Donald DeVoise	2	Scott Rehberg
Elyse Bryan	2	David Hausman	James Pyle	2	Alex Roland
Erna Gasanin	2	David Hausman	Joseph Duran	2	Dan Rubio
Karmela Smud	2	David Hausman	Gerald Norton	2	Dan Rubio
Beau Locker	2	Matt Henderson	Mark Diebolt	2	Paul Rumbuc
Jesse Martin	2	Chris Hernandez	Scott Wheeler	2	Imran Satti
Steven Pirrello	2	Chris Hernandez	Pamela Altman	2	Surace-Smith
Jon Klepper	2	Christopher Jordan	Christopher Kennedy	2	Surace-Smith
James Smith	2	Chris Lussier	Jason Ryan	2	Surace-Smith
Brandon Baker	2	Travis Moody	Nicole Sanders	2	Surace-Smith
Jane Callies	2	Dorian Oldham	Eric Thompson	2	Surace-Smith
Danny Favreau	2	Oldham-Bianchi	Richard Waite	2	Jeffery Thiel
Peter Hornbeck	2	Oldham-Bianchi	Christopher Rodriguez	2	Williams-Zophin
Zachary Santino	2	Oldham-Bianchi	Noel Rose	2	Williams-Zophin
Aaron McKenney	2	Chad Panzer			
Muhammed Ashraf	2	Theodore Pappas			
Emil Mohareb	2	Theodore Pappas			
Rakesh Ramkarran	2	Theodore Pappas			
Harymarine Ramoutar	2	Theodore Pappas			





**Susan Fuldauer**

*Vice President of  
Public Relations Field Operations*

## Creating Your Luck in 2014

For many, the start of a new year is filled with traditions, superstitions and beliefs in what brings us luck. Some folks eat black-eyed peas for luck. My grandparents always ate creamed herring on New Year's Day. Some people choose to take a polar bear plunge into a lake or the ocean to start the New Year. My husband and I fry cabbage on New Year's Day and throw a dime into the cabbage just for added luck. Presumably, the one that finds the dime has good fortune for the year, provided they don't first choke on the dime while eating the cabbage. This year, I found the dime and I believe that this only adds to what I know will be a very successful 2014. For sure, there is more than eating black-eyed peas, fried cabbage, creamed herring and taking a dip in freezing waters that will make for a good year.

One thing I don't just believe to be true, but know with certainty is that success for the coming year begins with both reflection of the prior year and setting attainable goals, with appropriate actions and accountability for the new year. To begin 2014 for Team PR, let's reflect back on what we learned from the actions we took to make 2013 a successful year of growth in lead generation.

We learned some valuable lessons in 2013. We learned that having a goal, setting the action steps in place to achieve that goal, and remaining clearly focused on the goal, is what brought about a successful year for Team PR. We found that consistency is important versus having peaks and valleys in our lead generation. We knew that if we were to reach our goal, status quo was not enough. We found that prospecting for original groups and connecting to new groups through our current relationships significantly grew our group base. We also learned that we must become better at telling our story, so that our groups and communities really understand who we are and the values we believe and support. Finally, we found over and over again, that if we show up and remain connected to our communities we will remain visible, significant and make a

difference for working families. In the end, it was a combination of all that we learned and doing those things better than we had in the past that actualized our goal.

This year we have a multi-level goal; 1.3 million *minimum* lead generation, 1.34 million target lead generation and 1.4 million *IBELIEVE* lead generation goal. We know from 2013 the steps to get us to our minimum goal. Reaching the target goal and ultimately the *IBELIEVE* goal will take keeping all that we learned from 2013 in play and then some. Many on Team PR had their best-ever year in 2013 and I applaud your results. It will take more of Team PR having their best-ever year to meet our goals in 2014. It's not difficult to continue to climb, once you realize the planning and activity required and have a taste of success. It feels so good to achieve a year-long goal.

As with setting goals in general, it's important to reset goals as you get ever-closer to reaching them. And so it is with Team PR goals. We learned in 2013 that 1.3 million leads is achievable as a minimum goal. We know that 1.34 million is our target goal this year and 1.4 million leads is a goal we can BELIEVE in reaching. It will take focus, activity, prospecting, timely renewals, maintaining our current relationships and building new relationships to achieve our goal and to ensure that we remain a significant and relevant part of our communities and in the lives of working families. Showing up and making a difference — this is what we do and will continue to do on a larger scale in 2014.

Luck may be on our side as we continue our New Year's traditions, but it is planning and executing the plan that will turn luck into reality.

I wish each of you a successful year ahead. 2014 is here and Team PR remains fired up and ready to GO!



## Gebre Named to Labor Advisory Board

**W**e are pleased to welcome Tefere Gebre to AIL/NILICO's Labor Advisory Board. He is the Executive Vice President of the AFL-CIO. Prior to his election to that position in September 2013, Gebre was Executive Director of the Orange County Labor Federation, which represents more than 90 local unions with a total membership of more than 140,000 working men and women. During his tenure, the Federation grew by 15,000 members and became a model of innovation, leadership and organization. Previously, he also has

served as Southern California Political Director of the California Labor Federation; Director of Government Relations for Laborers Local 270; and Executive Director of Frontlash, the youth and college arm of the labor movement. He also was the twice elected president of the California Young Democrats and served as an aide to then-Speaker of the California State Assembly, Willie Brown, Jr. Originally a political refugee from Ethiopia, Gebre received a bachelor's degree in International Marketing from Cal Poly Pomona.

## Dear Future SGA

**SGA Career Track**  
Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

### Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

### Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

### Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)





# LEADERSHIP ACADEMY

## Leadership Academy: A Date with Destiny

Is 2014 the year you take advantage of all Opportunity Unlimited has to offer? AIL/NILICO's Leadership Academy can bring you face-to-face with your destiny — it all starts here.

Leadership Academy is comprehensive leadership training. Qualifying Agents are invited to experience the live workshops that teach all aspects of leadership and Agency building.

### Remaining Q1 2014 dates:

**February 17-19**  
201 Building for Ownership

**March 17-19**  
301 Strategic Agency Leadership Training (Top Gun)

Meeting presenters are proven sales leaders who have found success with American Income Life and National Income Life Insurance Companies. Leadership Academy enables Agents to network with other Agents as well as engage in question and answer sessions with top Agency leaders and Home Office management. You will be changed!

Talk to your SGA today to find out how you can be a part of AIL/NILICO's next Leadership Academy.

Be there — don't miss your date with destiny!



## Leadership



**Rob Falvo**

Executive Vice President  
AIL & NILICO

## 2014: The Year to Lead with a Win-Win Mindset

*Just as a gardener understands that he must water what he wants to grow, an effective win-win leader helps to create an atmosphere of trust and mutual accountability and builds organizational systems and structures that contribute to such an atmosphere. — Stephen R. Covey*

Every once in a while, I come across something in my readings that wakes me up like a strong whiff of ammonia. This time it was a question: "Are you leading with a win-win mindset?" After thinking about it for a few minutes and replaying some of my conversations and actions, I felt okay, but not great. I realized I need to improve and grow in this area so here is what I'm doing:

To cultivate a win-win mindset, you need to focus on the development of three character traits:

- 1. Integrity.** Integrity means treating everyone with the same set of principles. Integrity is conforming reality to our words; keeping promises and fulfilling expectations. Integrity is being loyal to those who are not present.
- 2. Maturity.** Maturity is the balance between courage and consideration. Expressing feelings and convictions with courage balanced with consideration for the feelings and convictions of another person requires maturity, particularly if the issue is very important to both parties.
- 3. An Abundance Mentality.** An abundance mentality flows from a deep inner sense of personal worth and security. It is a paradigm that states that this is a world of plenty and that there is enough for everybody. It results in the sharing of prestige, of recognition, of profits, of decision making. It opens possibilities, options, alternatives and creativity.

**“Make 2014 a year that moves you and OTHERS to a higher level of achievement and peace.”**

Make 2014 a year that moves you and OTHERS to a higher level of achievement and peace. *In The 7 Habits of Highly Effective People*, Stephen Covey says, "Principle-centered leaders also focus first on changing themselves, then on expanding to other areas of influence. They understand that growth comes from the inside out. Through learning to cultivate a win-win attitude within themselves, they learn how to better create the conditions that lead to empowering win-win situations among the other individuals within their organizations."

If we keep in our heart that our true calling as leaders is to serve, this mindset will be easy to maintain.



# MEDITERRANEAN CRUISE CONTEST



ITALY - CROATIA - SLOVENIA



## CURRENT CONTEST LEADERS

### STATE GENERAL AGENTS

	Name	Qtr 2&3 Net ALP	Contest Net ALP	% Growth	Codes
Cat I & II	Steve Friedlander	\$1,580,051	\$809,747	51.25	
	Theodore Pappas	1,113,922	521,225	46.79	
	Bob Olson	825,222	260,096	31.52	
Cat III-V	Sabrina Lloyd	\$1,086,949	\$402,307	37.01	
	Laura Fisher	363,070	143,733	39.59	
	David Hausman	250,761	113,840	45.40	
Cat VI-VIII	Brian Traboulay		\$128,245		43
	Jeremy Welch		107,973		30
	Desi Dimitrova		99,657		30
Cat SU & RKE	Chris Lussier		\$85,570		37
	Mitch Duplantis		83,499		21
	Mathew Hart		63,421		14



### MANAGING AGENTS

	Name	Codes	Contest Net ALP
RGA	Paul Kelly	49	\$496,498
	Robert Janev	86	402,307
MGA	Ofa Tupouniua	22	\$339,893
	Syed Quadri	30	194,508
	Matthew Parks	32	171,901
	Zachary Hart	29	165,453
SA & GA	Moli Kaufusi	9	\$204,248
	Alex Torruella	13	84,221
	Laaina Havea	5	81,317
	Shayne Guinn	10	59,869
	Jason H Lee	12	55,566
	Robert Schneiderman	8	54,586

### PERSONAL PRODUCERS

Name	Contest Net ALP
Mark Neilson	\$103,425
Jonni Ng	100,186
Erez Shabtay	89,864
Alan Sedaghat	89,631
Dustin Dunbar	78,653
Roghie Hassan Loo	73,462
Bernadette Casciato	71,345
Ryan Kendl	65,418
Bruce Tan	64,051
Katie Massart	61,787
Max Quasem	60,063
Michael van Delft	58,426
Omar Hashimi	57,509
Daniel Hanson	57,104
Sean Grant	55,329

### PUBLIC RELATIONS

	Name	Cards
Cat I & II	Brenda Di Somma	9,330
	Lacy Martin	4,411
	Irene Rurycz	3,925
Cat III & IV	Ken Altizer	7,734
	Sandra Knapp	5,197
	Dion Dizon	3,980
PR Manager	Name	% Growth
	Daryl Barnett	121



PERSONAL RECRUIT  
**HOLIDAY BONUS**

EARN UP TO **\$500** PER PERSONAL RECRUIT

TOTAL BONUS PAYOUT: **\$54,300**

TOTAL BONUS QUALIFIERS: **133**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Sandra Underwood	\$1,600	Genesisjane Hall	\$600	Alleyson Murray	\$500	Afuiva Vaai	\$500
Mele Makaui	1,500	Janaya Stephens	600	Raphael Musto	500	Cherylece Watkins	500
Ransey Vazquez	1,400	Meaghan Arnold	500	Jonni Ng	500	Brian Welsh	500
Christopher Murray	1,200	Anthony Barbaro	500	Kathleen Nick	500	Janel Wilder	500
John Conard	1,000	Litia Bentley	500	Richard Nypower	500	Mark Bleier	400
Laaina Havea	1,000	Christian Bolivar	500	Jacob Raine	500	Scott Carlisle	400
Stephen Hill	1,000	Michael Cardoso	500	Ruben Robinette	500	Britton Costa	400
Kevin Holtz	1,000	Matthew Conrad	500	Tilly Roebeck	500	Tere Diamond	400
Tony Lauu	1,000	Gretchen Crady	500	Shelly Russell	500	Tiffany Gaines	400
Sonia Ramirez	1,000	Thomas Crowe	500	Hugo Santos-Suarez	500	Alexandria Garcia	400
Charles Belt	900	Dywon Davis	500	Nicholas Scordos	500	Ricardo Grandt	400
Vaipou Vaoga	900	Caleb Drake	500	Karmela Smud	500	Karen McQuoid	400
Edmond Lee	800	Bilal Farsakh	500	Cleopatra Sola	500	Misela Pejic	400
Lesina Ah Sue	700	Mavrick Fredericks	500	Alexander Spooner	500	Folole Samoa	400
Patrick Cremeans	700	Brandi Graff	500	Jacqueline Stewart	500	Duane Shaw	400
Joseph Abram	600	Ratu Kani	500	Tyler Storie	500	Beverly Sibert	400
Daniel Bauer	600	Trevor Looney	500	Adam Stowe	500	Craig Strompf	400
Rita Charles	600	Meghan Matulich	500	Tina Stringer	500	Eric Thompson	400
Robert Dougherty	600	Brittany Mills	500	Jared Teerlink	500	Nicholas Triantafyllidis	400
Sheila Downey	600	Nicholas Moore	500	Ritia Tokahere	500	Ryan Tucker	400
Roslynn Graham	600	Erin Moyer	500	Justin Tyburski	500		

### PRODUCTION REQUIREMENTS:

Personal recruits must write \$2,000 career ALP (according to the November and/or December 2013 AP&P report). When your recruit codes within the qualification period, you get **\$100**. You get **\$400** when your recruit hits the \$2,000 ALP mark before December 31. No limit to the number of recruits you can have. If recruited by a career agent, the recruit does not need to be coded to that agent.

All coded agents personally producing and management are eligible for the bonus. Personally recruited agents must be coded between November 1-December 31, 2013

See full qualifications at [www.aillife.com/arc](http://www.aillife.com/arc) & [www.nilife.com/arc](http://www.nilife.com/arc)



# Closer to the Heart

care  
nurture  
provide  
commu  
hope  
donate  
help  
give  
love

**C**loser to the Heart was founded in 2012 to give back to the communities we visit for meetings and conferences. We partner with local charitable organizations, collect donations and, whenever possible, engage in hands-on volunteer activities. It is our goal to leave the places we visit better than when we arrived.



Operation Sacred Trust, South Beach, FL  
Executive Council spouses and guests assembled "Welcome Home" baskets for clients of the organization's veterans transitional housing program.



Fidelco Guide Dog Foundation, Bloomfield, CT  
Donations from the Spring SGA meeting helped sponsor a guide dog puppy for a blind veteran. The puppy was named Bernard in honor of AIL founder, Bernard Rapoport.



Volunteers of America of Greater New Orleans  
Convention attendees assembled backpack bags of personal items for homeless veterans.



Peace House Domestic Violence Shelter, Park City, UT  
Executive Council spouses and guests helped clean and organize the kitchen, bedrooms and backyard.



Operation Sacred Trust, South Beach, FL  
Attendees of the Fall SGA meeting built bicycles for the organization's holiday toy distribution program.

## SPECIAL PROJECT

West, Texas — \$53,543

Donations helped victims of the fertilizer plant explosion in this neighboring town of the AIL Home Office in Waco.

Total 2013 AIL/NILICO Donations

\$221,601\*

Total To-Date AIL/NILICO Donations (2012-2013)

\$325,511\*

\*includes in-kind gifts and partial matching funds from Torchmark Corporation

## PUPDATE

School days are in full swing for Bernard, the Fidelco Guide Dog Foundation puppy we sponsor, and his littermates. Every Saturday, they travel with their puppy raiser families to Fidelco for group puppy classes.



In November, Bernard was put to the test to earn his red Fidelco Guide Dog Puppy jacket. These jackets are awarded after the "First Walk" evaluation, during which trainers assess their basic puppy foundation skills for guide work. Pups are tested on straight line walking on sidewalks, navigating in traffic, meeting and greeting and visits to public places. Of course, our smart boy passed with flying colors.



Bernard is now 6 months old and learning how to behave in stores, restaurants and other social settings while wearing his jacket and training harness. He is practicing his manners when his handler approaches a counter in a shop or café and how to wait patiently until it's time to move along. Week by week, he'll be spending even more time out and about in the community, taking in different sights, sounds, people and other dogs.

If you are in the Bloomfield, CT area and are interested in Fidelco's Volunteer Puppy Raiser program, go to [www.fidelco.org](http://www.fidelco.org) and click "Volunteer Puppy Raisers."



# Individual Producers



**1. Jonni Ng**  
Renton, WA



**2. Erez Shabtay**  
Nashville, TN



**3. Alipate Makau**  
Auckland, NZ



**4. Sefo Makau**  
Auckland, NZ



**5. Daniel Hanson**  
Maple Grove, MN



**6. Mark Neilson**  
Provo, UT



**7. Raymond Angeles**  
Honolulu, HI



**8. Bernadette Casciato**  
Pittsburgh, PA



**9. Sione Ika**  
Auckland, NZ



**10. Dustin Dunbar**  
Sioux Falls, SD



**11. Dustin Wambsgans**  
Baton Rouge, LA



**12. Richard Sewell**  
Pittsburgh, PA



**13. Sean Grant**  
Hammond, IN



**14. Hehenga Tupouniua**  
Auckland, NZ



**15. Anthony Brutto**  
Pittsburgh, PA



**16. Sandra Underwood**  
Lombard, IL



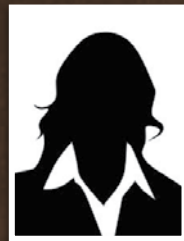
**17. Michael van Delft**  
Halifax, NS



**18. Christina Meyer**  
Schaumburg, IL



**19. Maren Conway**  
Blue Bell, PA



**20. Mina Tupu**  
Auckland, NZ

## IceBreakers

**Lineti Punivai**  
Auckland, NZ  
\$21,713 Net ALP  
Ofa Tupouniua MGA  
Steve Friedlander SGA

**Paul Smith**  
Columbus, OH  
\$20,095 Net ALP  
Zachary Hart MGA  
Surace-Smith SGA

**Ruby Sotoza**  
Honolulu, HI  
\$15,842 Net ALP  
Blake Higuchi MGA  
Altig-Orlovic SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## December Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	<b>Jonni Ng</b>	\$53,732		79.7	Hunter Houvener	Altig-Orlovic
2.	<b>Erez Shabtay</b>	48,571		95.1	Cherri Xie	Altig-Orlovic
3.	<b>Alipate Makau</b>	45,824	100		Ofa Tupouniua	Steve Friedlander
4.	<b>Sefo Makau</b>	43,945	100		Ofa Tupouniua	Steve Friedlander
5.	<b>Daniel Hanson</b>	39,470		83.8	Jason Young	Chad Deley
6.	<b>Mark Neilson</b>	38,863		81.2	Nicholas Lorence	Altig-Orlovic
7.	<b>Raymond Angeles</b>	34,164		86.9	Daven Hermosura	Altig-Orlovic
8.	<b>Bernadette Casciato</b>	33,334		77.2	Brian Welsh	Simon Arias
9.	<b>Sione Ika</b>	29,861		87.0	Ofa Tupouniua	Steve Friedlander
10.	<b>Dustin Dunbar</b>	29,859		87.4		Altig-Orlovic
11.	<b>Dustin Wambsgans</b>	28,892	100		Joshua Jackson	Joseph Diecedue
12.	<b>Richard Sewell</b>	27,899	94		Matthew Diulus	Simon Arias
13.	<b>Sean Grant</b>	27,306		80.8	Melne Lewis	Bob Olson
14.	<b>Hehenga Tupouniua</b>	26,823		98	Ofa Tupouniua	Steve Friedlander
15.	<b>Anthony Brutto</b>	25,881		97	Matthew Diulus	Simon Arias
16.	<b>Sandra Underwood</b>	25,038		73.3	Andre Bent	Bob Olson
17.	<b>Michael van Delft</b>	24,764		69.3	Muhammad Satti	Imran Satti
18.	<b>Christina Meyer</b>	24,483		98	Marian Sertler	Sabrina Lloyd
19.	<b>Maren Conway</b>	24,290		89.5	Marisa Willgruber	David Hausman
20.	<b>Mina Tupu</b>	24,266		98	Stephen Hill	Steve Friedlander
21.	Joseph Sarasin	23,433		77.8	Robert Dunn	Surace-Smith
22.	Herivelto Pereira	23,383		90.1		Jatof-Foti
23.	Katie Massart	23,037		92.3	John McGrath	Altig-Orlovic
24.	Brian Welsh	22,584		74.5	Brian Welsh	Simon Arias
25.	Oleg Novitchii	22,146	94		Michael Vasu	Surace-Smith
26.	Amandeep Gill	22,005		71.1	Bobby Gujral	Altig-Orlovic
27.	Joseph Huh	22,002		100	Daven Hermosura	Altig-Orlovic
28.	Alfred Uipa	21,816		98	Stephen Hill	Steve Friedlander
29.	<b>Lineti Punivai</b>	21,713	100		Ofa Tupouniua	Steve Friedlander
30.	Bruce Viaje	21,636		83.1	Bobby Gujral	Altig-Orlovic
31.	Justin Germany	21,512		70.5		Dan Rubio
32.	Max Quasem	21,420		84.8		Cohen-Cohen
33.	Bruce Tan	21,297		83.0	Christopher Clark	Altig-Orlovic
34.	Bradley Gray	20,217	80		Robert Kanaan	Imran Satti
35.	Michael Stuver	20,154	95		Zachary Hart	Surace-Smith
36.	Mahadai Kryshundayal	20,099	92		Atta Saleh	Theodore Pappas
37.	<b>Paul Smith</b>	20,095	100		Zachary Hart	Surace-Smith
38.	Alexander Schwartz	20,072	91		Souleymane Bah	David Hausman
39.	Dustin Klingebiel	19,890		72.6		Altig-Orlovic
40.	Brian Gilmore	19,772		89.5	Thomas Vena	Simon Arias
41.	Ryan Landmark	19,678		86.9	Zachary Hart	Surace-Smith
42.	Jesusdieu Portilus	19,475		82.0	Fritznel Octave	Williams-Zophin
43.	George Kamel	19,204	82		Zachary Hart	Surace-Smith
44.	Christine Weatherspoon	19,131		81.7		Chad Panzer
45.	Muhammed Ashraf	18,774		78.7	Atta Saleh	Theodore Pappas
46.	Lily Tchen	18,513		86.1	Lily Tchen	Cohen-Cohen
47.	Shelby Poston	18,385		81.3		Cohen-Cohen
48.	Richard Carter	18,348		92.1	Nicholas Lorence	Altig-Orlovic
49.	Mike Sukhbaatar	18,090		88.9		Christine Judge
50.	Ryan Kendl	17,583		82.7	Nicholas Lorence	Altig-Orlovic

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	<b>Mark Neilson</b>	\$346,861		81.2	Nicholas Lorence	Altig-Orlovic
*2.	<b>Ryan Kendl</b>	294,388		82.7	Nicholas Lorence	Altig-Orlovic
*3.	<b>Dustin Dunbar</b>	249,229		87.4		Altig-Orlovic
*4.	<b>Katie Massart</b>	233,960		92.3	John McGrath	Altig-Orlovic
*5.	<b>Roghie Hassan Loo</b>	232,598		76.5		Josh Chalom
*6.	<b>Jonni Ng</b>	220,217		79.7	Hunter Houvener	Altig-Orlovic
*7.	<b>Max Quasem</b>	218,925		84.8		Cohen-Cohen
*8.	<b>Erez Shabtay</b>	212,052		95.1	Cherri Xie	Altig-Orlovic
*9.	<b>Bruce Tan</b>	207,037		83.0	Christopher Clark	Altig-Orlovic
*10.	<b>Mike Sukhbaatar</b>	195,643		88.9		Christine Judge
11.	Brian Welsh	188,598		74.5	Brian Welsh	Simon Arias
12.	Ruben Soberanes	185,671		80.4	Doreen Ryan-Foti	Jatof-Foti
13.	Bernadette Casciato	184,471		77.2	Brian Welsh	Simon Arias
14.	Joseph Sarasin	175,445		77.8	Robert Dunn	Surace-Smith
15.	Amy Shui	167,650		91.4		Giglione-Ackerman
16.	Joey Kennedy	161,652		72.2	Ashlynn Orng	Altig-Orlovic
17.	Sonia Ramirez	160,838		80.7	Sara Welch	Steve Friedlander
18.	Liliana Avila	159,090		75.5	Sara Welch	Steve Friedlander
19.	Mark Lomonaco	158,015		75.8	Richard Mansfield	Altig-Orlovic
20.	Richard Luzaich	153,190		90.8	Ryan Stenglein	Altig-Orlovic
21.	Jeffrey Pearce	149,260		80.2	Sara Welch	Steve Friedlander
22.	Justin Germany	143,628		70.5		Dan Rubio
23.	Michael Burningham	143,150		77.7	Richard Mansfield	Altig-Orlovic
24.	Lora Beronja	141,547		88.5	Rebecca Klebsch	Chris Hernandez
25.	Omar Hashimi	140,570		75.7		Jatof-Foti
26.	Ronald Rivera	140,209		82.0		Cohen-Cohen
27.	Jesusdieu Portilus	138,013		82.0	Fritznel Octave	Williams-Zophin
28.	Robert Ulreich	135,241		89.8		Jatof-Foti
29.	David Ramirez	134,709		85.7	Doreen Ryan-Foti	Jatof-Foti
30.	Brent Bowling	132,075		85.9	Matthew Parks	Surace-Smith
31.	Samvel Tigranyan	131,181		71.3		Cohen-Cohen
32.	Benjamin Ainscough	129,635		73.1	Bobby Gujral	Altig-Orlovic
33.	Steven Stensrud	128,457		87.0	John McGrath	Altig-Orlovic
34.	Mark Bleier	127,203		85.0	Rebecca Klebsch	Chris Hernandez
35.	Christine Weatherspoon	126,115		81.7		Chad Panzer
36.	Brock Lampe	125,230		85.9	Brooke Spain	Brandon Cooley
37.	Sandra Underwood	124,825		73.3	Andre Bent	Bob Olson
38.	Michael van Delft	123,796		69.3	Muhammad Satti	Imran Satti
39.	Samson Adelufosi	122,965		87.7		Giglione-Ackerman
40.	Ifeanyi Ufondu	122,511		81.5	Ala Awad	Alex Roland
41.	Sathnarine Kumar	121,150		70.5		Williams-Zophin
42.	James Aalders	119,261		80.3	Muhammad Satti	Imran Satti
43.	William Parmeter	119,027		70.1	Brett Gryska	Oldham-Bianchi
44.	Todd Homer	117,568		89.4	Michael Romeo	Oldham-Bianchi
45.	Alan Sedaghat	117,316		81.7	Bobby Gujral	Altig-Orlovic
46.	Daniel Hanson	116,793		83.8	Jason Young	Chad Deley
47.	Cynthia Sittig	116,604		75.6		Simon Arias
48.	Raymond Angeles	115,219		86.9	Daven Hermosura	Altig-Orlovic
49.	David Chen	114,196		81.1	Antonio Reyes	Simon Arias
50.	Lily Tchen	113,893		86.1	Lily Tchen	Cohen-Cohen

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP



# Supervising Agents



**1. Moli Kaufusi**  
Auckland, NZ



**2. Lesina Ah Sue**  
Auckland, NZ



**3. Milica Zivkovic**  
Schaumburg, IL



**4. Jamie Winters**  
Pittsburgh, PA



**5. Alix Albright**  
Pittsburgh, PA

December Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	<b>Moli Kaufusi</b>	\$142,465	\$182,942		76.3	Ofa Tupouniua	Steve Friedlander
2.	<b>Lesina Ah Sue</b>	89,096	103,647	97		Stephen Hill	Steve Friedlander
3.	<b>Milica Zivkovic</b>	44,594	60,649		72.5	Marian Sertler	Sabrina Lloyd
4.	<b>Jamie Winters</b>	42,042	42,891		80.0	Daniel Bauer	Simon Arias
5.	<b>Alix Albright</b>	40,824	40,450	92		Matthew Diulus	Simon Arias
6.	Enrique Sandoval	38,735	52,446	98		Marian Sertler	Sabrina Lloyd
7.	Meaghan Kehl	37,019	42,129		78.7	Ryan Bisanz	Brian Traboulay
8.	Kade Beck	33,610	36,296	100		Joshua Jackson	Joseph Diecedue
9.	Robert Schneiderman	33,357	38,400	89		Cynthia Schneiderman	Sabrina Lloyd
10.	Jason Lee	31,789	38,396	86		Thomas Kijanowski	Sabrina Lloyd

ALL TIME RECORD: \$286,210 1st Six Mo Agt  
ALL TIME RECORD: \$286,210 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	<b>Moli Kaufusi</b>	\$434,796	\$544,171		76.3	Ofa Tupouniua	Steve Friedlander
2.	Lesina Ah Sue	346,394	427,335	97		Stephen Hill	Steve Friedlander
3.	Milica Zivkovic	282,156	366,540		72.5	Marian Sertler	Sabrina Lloyd
4.	Robert Schneiderman	202,627	236,548	89		Cynthia Schneiderman	Sabrina Lloyd
5.	Adam Huck	177,164	291,998		74.7	Zachary Hart	Surace-Smith
6.	Nicholas Scordos	163,863	204,717		76.5	Matthew Parks	Surace-Smith
7.	Soncyia Williams	146,335	153,930	81		AshLynn Orng	Altig-Orlovic
8.	Meaghan Kehl	138,753	202,532		78.7	Ryan Bisanz	Brian Traboulay
9.	Stephen Giddens	137,070	184,197		78.7	Michael Laramie	Steve Greer
10.	Jamie Winters	133,304	170,214		80.0	Daniel Bauer	Simon Arias

ALL TIME RECORD: \$653,097 1st Six Mo Agt  
ALL TIME RECORD: \$959,675 Net ALP

# General Agents



**1. Alex Torruella**  
Schaumburg, IL



**2. Sione Maumau**  
Auckland, NZ



**3. Marc Salvaggi**  
Cleveland, OH



**4. Eric Ebbitt**  
Pittsburgh, PA



**5. David Guzman**  
Columbus, OH



**6. Daniel Walton**  
Columbus, OH



**7. Laaina Havea**  
Auckland, NZ



**8. Ratu Kani**  
Auckland, NZ



**9. Gian-Paolo Diberardo**  
Phoenix, AZ



**10. Anthony Theriault**  
Columbus, OH

December Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	<b>Alex Torruella</b>	\$99,273	\$146,686		72.7	Marian Sertler	Sabrina Lloyd
2.	<b>Sione Maumau</b>	93,648	135,726		75.0	Ofa Tupouniua	Steve Friedlander
3.	<b>Marc Salvaggi</b>	87,403	139,333		81.3	Matthew Parks	Surace-Smith
4.	<b>Eric Ebbitt</b>	75,466	77,842		75.5	Matthew Diulus	Simon Arias
5.	<b>David Guzman</b>	70,202	84,015		69.0	Zachary Hart	Surace-Smith
6.	<b>Daniel Walton</b>	63,315	118,163		77.1	Zachary Hart	Surace-Smith
7.	<b>Laaina Havea</b>	62,040	100,878		82.1	Ofa Tupouniua	Steve Friedlander
8.	<b>Ratu Kani</b>	56,213	77,267	95		Tere Diamond	Steve Friedlander
9.	<b>Gian-Paolo Diberardo</b>	50,806	83,595		74.2	Krista Thieme	Brandon Cooley
10.	<b>Anthony Theriault</b>	49,761	60,584		74.6	Zachary Hart	Surace-Smith
11.	Anthony Wright	47,499	57,521		73.3	Daniel Bauer	Simon Arias
12.	Shayne Guinn	43,129	43,883	88		Zach Otto	Sabrina Lloyd
13.	Michael Shaba	42,038	46,014		71.5	Ryan Bisanz	Brian Traboulay
14.	Rakesh Ramkarran	40,274	41,313		81.1	Syed Quadri	Theodore Pappas
15.	Dorothy Niederer	40,214	50,517		71.5	Blake Higuchi	Altig-Orlovic
16.	Ruben Santillana	39,471	74,322		76.5	Sara Welch	Steve Friedlander
17.	Quane Huff	39,379	43,048	95		Patrick Cremeans	Chris Lussier
18.	Jamal Simmons	37,663	45,816		81.2	Todd Glazer	Joseph Diecedue
19.	Ibrahim Bah	36,260	51,203		72.6	Souleymane Bah	David Hausman
20.	Gregory Graham	35,906	47,325		69.3	Alexandra Graham	Jason Bratin

ALL TIME RECORD: \$441,104 1st Six Mo Agt  
ALL TIME RECORD: \$624,474 Net ALP

YTD Production							
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	<b>Alex Torruella</b>	\$678,643	\$832,544		72.7	Marian Sertler	Sabrina Lloyd
*2.	<b>Marc Salvaggi</b>	612,944	889,119		81.3	Matthew Parks	Surace-Smith
*3.	<b>Daniel Walton</b>	439,289	788,446		77.1	Zachary Hart	Surace-Smith
*4.	<b>Sione Maumau</b>	431,947	621,823		75.0	Ofa Tupouniua	Steve Friedlander
*5.	<b>Eric Ebbitt</b>	426,966	560,960		75.5	Matthew Diulus	Simon Arias
6.	Charles Ferrari	399,622	523,689		69.4	Randy Teyssier	Simon Arias
7.	Gian-Paolo Diberardo	398,416	547,745		74.2	Krista Thieme	Brandon Cooley
8.	London Burnett	354,712	627,535		79.3	Michael Vasu	Surace-Smith
9.	Ashley Wenning	339,750	481,551		76.0	Daniel Hartwig	Surace-Smith
10.	Erin Moyer	332,238	389,011		77.2	Magda Figueiredo	Gigliione-Ackerman
11.	Ratu Kani	331,767	386,542	95		Tere Diamond	Steve Friedlander
12.	Denise Berrios	328,940	386,090		71.1	Dustin Rushin	Bob Wingate
13.	Mohammed Moalawi	324,234	443,369		73.0	Syed Quadri	Theodore Pappas
14.	Joshua Cosentino	321,592	436,768		81.4	Brian Welsh	Simon Arias
15.	Michael Shaba	307,983	379,773		71.5	Ryan Bisanz	Brian Traboulay
16.	Laaina Havea	301,397	414,828		82.1	Ofa Tupouniua	Steve Friedlander
17.	Mir Khan	287,144	352,871		76.6	Syed Quadri	Theodore Pappas
18.	Harynarine Ramoutar	285,459	399,314		77.7	Syed Quadri	Theodore Pappas
19.	Nicole Sanders	280,532	583,861		73.6	Matthew Parks	Surace-Smith
20.	Anthony Theriault	273,632	530,441		74.6	Zachary Hart	Surace-Smith

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt  
ALL TIME RECORD: \$2,262,883 Net ALP



## Master General Agents



**1. Ofa Tupouniua**  
Auckland, NZ



**2. Zachary Hart**  
Columbus, OH



**3. Syed Quadri**  
Flushing, NY



**4. Stephen Hill**  
Auckland, NZ



**5. Matthew Parks**  
Cleveland, OH



**6. Matthew Diulus**  
Pittsburgh, PA



**7. Tere Diamond**  
Auckland, NZ



**8. Marian Sertler**  
Schaumburg, IL



**9. Ryan Hall**  
Burlington, MA



**10. Ryan Bisanz**  
London, ON

December Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Ofa Tupouniua</b>	\$238,742	\$344,750		71.3	Steve Friedlander
2.	<b>Zachary Hart</b>	178,513	302,915		74.1	Surace-Smith
3.	<b>Syed Quadri</b>	175,908	192,224		74.4	Theodore Pappas
4.	<b>Stephen Hill</b>	154,523	245,836		73.2	Steve Friedlander
5.	<b>Matthew Parks</b>	141,320	260,190		75.6	Surace-Smith
6.	<b>Matthew Diulus</b>	134,691	154,726		69.7	Simon Arias
7.	<b>Tere Diamond</b>	120,065	142,678		69.3	Steve Friedlander
8.	<b>Marian Sertler</b>	99,273	145,990		70.5	Sabrina Lloyd
9.	<b>Ryan Hall</b>	87,965	125,387		72.0	Laura Fisher
10.	<b>Ryan Bisanz</b>	82,128	115,608		78.1	Brian Traboulay
11.	Bobby Szwaja	76,938	98,867		75.9	Theodore Pappas
12.	Ransey Vazquez	65,422	84,718		76.0	Bob Olson
13.	Patrick Cremeans	62,352	66,877		69.9	Chris Lussier
14.	Mark Kukielski	61,044	62,957		79.0	Eric Neal
15.	Michael Vasu	60,175	102,206		74.0	Surace-Smith
16.	William Myatt	60,014	60,647		70.7	Altig-Orlovic
17.	Daniel Hartwig	59,837	106,535		75.9	Surace-Smith
18.	Atta Saleh	54,331	89,998		71.7	Theodore Pappas
19.	Todd Glazer	53,460	62,974		79.7	Joseph Diecedue
20.	Sebastian Kazek	53,298	85,368		70.5	Matt Henderson

ALL TIME RECORD: \$438,277 1st Six Mo Agt  
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Ofa Tupouniua</b>	\$1,517,682	\$2,186,212		71.3	Steve Friedlander
*2.	<b>Matthew Parks</b>	1,424,442	2,373,009		75.6	Surace-Smith
*3.	<b>Zachary Hart</b>	1,377,825	2,831,472		74.1	Surace-Smith
*4.	<b>Matthew Diulus</b>	1,012,795	1,428,724		69.7	Simon Arias
*5.	<b>Marian Sertler</b>	925,372	1,200,660		70.5	Sabrina Lloyd
6.	Albert Serur	891,917	1,395,094		69.7	Simon Arias
7.	Syed Quadri	824,467	1,123,851		74.4	Theodore Pappas
8.	Ryan Wilson	795,968	1,280,289		71.0	Philip Prata
9.	Robert Kanaan	773,672	1,129,333		69.8	Imran Satti
10.	Evan Holzhauer	766,837	1,097,333		73.0	Giglione-Ackerman
11.	Ryan Bisanz	713,163	1,109,132		78.1	Brian Traboulay
12.	Raymond Risucci	707,785	1,065,606		74.8	Dorian Oldham
13.	Stephen Hill	699,054	1,384,311		73.2	Steve Friedlander
14.	Michael Gerstein	675,840	875,435		75.8	Giglione-Ackerman
15.	Tere Diamond	644,453	749,228		69.3	Steve Friedlander
16.	Brett Gryska	632,026	1,212,544		69.9	Oldham-Bianchi
17.	Zach Otto	631,733	686,056		78.0	Sabrina Lloyd
18.	Daniel Hartwig	609,006	1,132,772		75.9	Surace-Smith
19.	Bobby Szwaja	600,949	824,755		75.9	Theodore Pappas
20.	Mavrick Fredericks	595,123	854,933		71.5	Giglione-Ackerman

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt  
ALL TIME RECORD: \$4,468,285 Net ALP

## Regional General Agents



**1. Paul Kelly**  
Auckland, NZ



**2. Patrick Bendure**  
Columbus, OH



**3. Thomas Vena**  
Pittsburgh, PA



**4. Levar Morgan**  
Flushing, NY



**5. Michael Vasu**  
Cleveland, OH

December Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Paul Kelly</b>	\$340,077	\$535,668		70.6	Steve Friedlander
2.	<b>Patrick Bendure</b>	326,026	587,168		75.0	Surace-Smith
3.	<b>Thomas Vena</b>	310,130	511,251		72.6	Simon Arias
4.	<b>Levar Morgan</b>	283,765	342,576		74.7	Theodore Pappas
5.	<b>Michael Vasu</b>	261,118	466,976		75.7	Surace-Smith
6.	Robert Janev	237,516	308,499		72.4	Sabrina Lloyd
7.	Justin Adams	208,749	335,656		72.9	Simon Arias
8.	Stephen Hill	191,348	303,361		73.0	Steve Friedlander
9.	Brian Schreiter	185,479	254,025		70.1	Joseph Diecedue
10.	Syed Quadri	177,281	195,635		75.8	Theodore Pappas

ALL TIME RECORD: \$980,159 1st Six Mo Agt  
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Thomas Vena</b>	\$4,086,744	\$6,751,805		72.6	Simon Arias
*2.	<b>Patrick Bendure</b>	3,327,513	5,885,363		75.0	Surace-Smith
3.	Michael Vasu	2,676,192	4,627,415		75.7	Surace-Smith
4.	Brett Gryska	2,656,439	5,170,298		71.5	Oldham-Bianchi
5.	Robert Janev	2,472,543	3,114,526		72.4	Sabrina Lloyd
6.	Justin Adams	2,154,851	4,101,933		72.9	Simon Arias
7.	Paul Kelly	2,116,599	3,249,299		70.6	Steve Friedlander
8.	Bo Gentile	1,909,199	3,990,717		70.7	Williams-Zophin
9.	Levar Morgan	1,700,131	2,471,644		74.7	Theodore Pappas
10.	Matthew Parks	1,665,926	2,746,761		76.0	Surace-Smith

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt  
ALL TIME RECORD: \$8,242,209 Net ALP



# State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Jim Surace**  
CATEGORY I



**Marcus Smith**  
CATEGORY I



**Eric Giglione**  
CATEGORY II



**David Ackerman**  
CATEGORY II



**Chris Hernandez**  
CATEGORY III



**Sabrina Lloyd**  
CATEGORY IV



**Laura Fisher**  
CATEGORY V



**Brian Traboulay**  
CATEGORY VI



**Eric Neal**  
CATEGORY VII



**Chad Panzer**  
CATEGORY VIII



**Top Rookie**

**Christine Judge**  
Net ALP \$65,117



**Top Start-Up**

**Chris Lussier**  
Net ALP \$98,217

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

## December

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Surace-Smith</b>		<b>76.2</b>	<b>\$624,874</b>	<b>\$666,500</b>	<b>93.8</b>	<b>18.5</b>	<b>112.3</b>
<b>II</b>	<b>Giglione-Ackerman</b>		<b>74.7</b>	<b>\$218,820</b>	<b>\$206,400</b>	<b>106.0</b>	<b>47.8</b>	<b>153.8</b>
<b>III</b>	<b>Chris Hernandez</b>		<b>78.1</b>	<b>\$191,477</b>	<b>\$163,400</b>	<b>117.2</b>	<b>50.6</b>	<b>167.8</b>
	Brandon Cooley		70.1	217,094	163,400	132.9	34.3	167.2
	Richard Correa		73.6	173,387	163,400	106.1	28.5	134.6
	David Hausman	94		137,773	163,400	84.3	29.3	113.6
<b>IV</b>	<b>Sabrina Lloyd</b>		<b>72.3</b>	<b>\$237,517</b>	<b>\$129,000</b>	<b>184.1</b>	<b>57.3</b>	<b>241.4</b>
	Joseph Diecedue		71.1	185,480	129,000	143.8	44.9	188.7
<b>V</b>	<b>Laura Fisher</b>		<b>73.6</b>	<b>\$134,659</b>	<b>\$98,900</b>	<b>136.2</b>	<b>68.8</b>	<b>205.0</b>
<b>VI</b>	<b>Brian Traboulay</b>		<b>77.9</b>	<b>\$97,292</b>	<b>\$86,000</b>	<b>113.1</b>	<b>38.1</b>	<b>151.3</b>
<b>VII</b>	<b>Eric Neal</b>		<b>76.6</b>	<b>\$66,703</b>	<b>\$68,800</b>	<b>97.0</b>	<b>30.6</b>	<b>127.5</b>
<b>VIII</b>	<b>Chad Panzer</b>	<b>90</b>		<b>\$29,348</b>	<b>\$32,250</b>	<b>91.0</b>	<b>123.2</b>	<b>214.2</b>

## YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Simon Arias</b>		<b>73.6</b>	<b>\$6,432,661</b>	<b>\$6,450,000</b>	<b>99.7</b>	<b>2.4</b>	<b>102.2</b>
<b>II</b>	<b>Giglione-Ackerman</b>		<b>74.7</b>	<b>\$2,417,596</b>	<b>\$2,476,800</b>	<b>97.6</b>	<b>23.4</b>	<b>121.0</b>
<b>III</b>	<b>Chris Hernandez</b>		<b>78.1</b>	<b>\$2,175,959</b>	<b>\$1,960,800</b>	<b>111.0</b>	<b>29.5</b>	<b>140.5</b>
	Brandon Cooley		70.1	1,830,185	1,960,800	93.3	11.9	105.3
<b>IV</b>	<b>Sabrina Lloyd</b>		<b>72.3</b>	<b>\$2,474,413</b>	<b>\$1,548,000</b>	<b>159.8</b>	<b>57.1</b>	<b>216.9</b>
<b>V</b>	<b>Philip Prata</b>		<b>70.8</b>	<b>\$1,187,721</b>	<b>\$1,186,800</b>	<b>100.1</b>	<b>33.0</b>	<b>133.1</b>
	Laura Fisher		73.6	983,558	1,186,800	82.9	14.3	97.1
<b>VII</b>	<b>Tiffany Roland</b>		<b>74.5</b>	<b>\$899,361</b>	<b>\$825,600</b>	<b>108.9</b>	<b>22.9</b>	<b>131.8</b>

## December

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Christine Judge</b>	<b>76.5</b>		<b>\$65,117</b>
	Samantha Chui	70.3		27,717
	Javier Sandoval	73.7		12,309
<b>Start-Up</b>	<b>Chris Lussier</b>	<b>71.2</b>		<b>\$98,217</b>
	Mitch Duplantis	83		54,822
	Stephen Jubrey	92		41,402
	Mathew Hart	94		39,719
	Dorian Brown	88		35,295
	Jared Cleckner	94		34,759
	Jason Adamo	86		30,810
	Scott Davis		73.3	29,365
	Roger Fung	82		25,845
	Marko Jankovic	89		18,388

## YTD

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Christine Judge</b>	<b>76.5</b>		<b>\$726,667</b>
	Samantha Chui	70.3		473,414
	Javier Sandoval	73.7		446,465
<b>Start-Up</b>	<b>Chris Lussier</b>	<b>71.2</b>		<b>\$677,194</b>
	Scott Davis		73.3	582,653
	Mitch Duplantis	83		185,058
	Dorian Brown	88		154,928
	Jared Cleckner	94		148,278
	Mathew Hart	94		136,296
	Roger Fung	82		131,693
	Jason Adamo	86		125,700
	Stephen Jubrey	92		94,240
	Marko Jankovic	89		50,907



# Public Relations



**1. Malka Arony**  
CATEGORY I  
Phoenix, AZ



**2. Larry Lozano**  
CATEGORY I  
San Jose, CA



**1. Erica Dalager**  
CATEGORY II  
St Paul, MN



**2. Robin Andrade**  
CATEGORY II  
Kingston, MA



**1. Nicole Schneider**  
CATEGORY III  
St Paul, MN



**2. Karrie Hibbard**  
CATEGORY III  
Indianapolis, IN



**1. Sandra Knapp**  
CATEGORY IV  
Neenah, WI



**2. Darrell Dorey**  
CATEGORY IV  
Mahone Bay, NS



**1. Dion Dizon**  
Rookie  
Kapolei, HI



**1. Karrie Hibbard**  
IceBreaker  
Indianapolis, IN



**1. Laurie Onasch**  
Top Manager  
Colgate, WI

## Public Relations categories are as follows

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

1<sup>st</sup> TG: First True Group

## December Production

Category	Rank	Name	Production in Cards	Manager
I	1.	<b>Malka Arony</b>	10,208	AZ/Maureen Roberts
	2.	<b>Larry Lozano</b>	6,772	NorCal & Reno/Chuck Hill
	3.	Vivian Dwyer	3,045	VA/George Farenthold
	4.	Susan Gilbert	2,640	Chicago/Dawn Trudden
	5.	Viki Farr	2,560	MI/Michelle Baxter
II	1.	<b>Erica Dalager</b>	3,409	MN/Patti Morgan
	2.	<b>Robin Andrade</b>	2,304	Mass & RI/Patrena Smith
	3.	Timothy Leary	1,996	NY State/JT Tasker
	4.	Lisa West	1,526	N FL/Carmella Blitch
	5.	Tami Williams	1,520	IN/Michelle Baxter
III	1.	<b>Nicole Schneider</b>	1,779	MN/Erica Dalager
	2.	<b>Karrie Hibbard</b>	1,723	IN/Tami Williams
	3.	Becky Cutler	1,284	CO/Cindy Cleary
	4.	Laura Wilson	1,009	MN/Erica Dalager
	5.	Robin Denham	1,005	KS & NW MO/Cindy Cleary
IV	1.	<b>Sandra Knapp</b>	4,749	WI/Laurie Onasch
	2.	<b>Darrell Dorey</b>	4,393	Maritimes/Melissa Lively
	3.	Laurie Gruber	2,459	WI/Laurie Onasch
	4.	Dion Dizon	2,263	HI/Daryl Barnett
	5.	Amanda Mlinaz	1,984	WI/Laurie Onasch
Rookie	1.	<b>Dion Dizon</b>	2,263	HI/Daryl Barnett
IceBreaker	1.	<b>Karrie Hibbard</b>	1,723	IN/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	<b>Malka Arony</b>	34,306	AZ/Maureen Roberts
	*2.	<b>Chuck Hill</b>	33,628	NorCal & Reno/Susan Fuldauer
	3.	Brenda Di Somma	26,817	NJ/Brian Ryan
	4.	Larry Lozano	20,544	NorCal & Reno/Chuck Hill
	5.	Rona Pileggi Spano	20,020	Chicago/Dawn Trudden
II	*1.	<b>Robin Andrade</b>	27,145	E Mass & RI/Patrena Smith
	*2.	<b>Lacy Martin</b>	13,189	Houston/Christa Davis
	3.	Erica Dalager	11,539	MN/Patti Morgan
	4.	Tami Williams	10,854	IN/Michelle Baxter
	5.	Hether Adams	10,409	Houston/Christa Davis
III	*1.	<b>David Blaisdell</b>	14,715	TN & SW NC/Rosanna Gill
	*2.	<b>Mario Soljan</b>	13,079	NZ/Steve Friedlander
	3.	Nicole Schneider	12,882	MN/Erica Dalager
	4.	Travis Daniels	12,387	PA/Katherine Kidder
	5.	Julia DiBartolomeo	11,671	AZ/Maureen Roberts
IV	*1.	<b>Ken Altizer</b>	29,654	WV/Tami Williams
	*2.	<b>Darrell Dorey</b>	17,198	Maritimes/Melissa Lively
	3.	Christina Stableford	14,053	NC/Rosanna Gill
	4.	Amanda Mlinaz	13,631	WI/Laurie Onasch
	5.	Anna Guido-Rohrer	13,496	S OH/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

## PR Managers

### December Results

Rank	Name	Card Growth	Director
1.	<b>Laurie Onasch</b>	6,243	Billy Sauers
2.	<b>Chuck Hill</b>	5,636	Susan Fuldauer
3.	<b>Melissa Lively</b>	4,673	Debbie Enstedt
4.	Erica Dalager	3,701	Patti Morgan
5.	JT Tasker	3,663	Billy Sauers

### YTD Results

Rank	Name	Card Growth	Director
*1.	<b>Judy Spade</b>	27,428	Michelle Baxter
*2.	<b>Jay Bentley</b>	14,019	Patti Morgan
*3.	<b>Christa Davis</b>	13,639	Patti Morgan
4.	Erica Dalager	11,183	Patti Morgan
5.	Chuck Hill	10,469	Susan Fuldauer

## Congratulations to our December Bonus Earners!

Hether Adams	Darrell Dorey	Amanda MacDonald	Nicole Schneider
Sue Akers	Vivian Dwyer	Patricia Marsh	Crystal Senour
Marlene Alen	Viki Farr	Lacy Martin	Anthony Simkovich
Ken Altizer	Lee Fivenson	Stephen Matous	Mario Soljan
Tony Anderson	Mark Gagliardi	Carol Matthai	Donald Spohn
Robin Andrade	Susan Gilbert	Lisa McGee	Jenny Sprout
Rog Beaudro	Erin McKee	Erin McKee	Christina Stableford
Lisa Bennett	Lori Grasham	Mollie Miller Merrett	Randy Stockley
Polyna Berlin	Laurie Gruber	Amanda Mlinaz	Cynthia Syvanych
Gabriela Berloni	Lisa Guay	Robert Moran	Kalie Taylor
Vicki Blood	Anna Guido-Rohrer	Robert Moran	Sarah Thomson-Dufrechou
Deborah Brownlie	Adrienne Hamby	Stefani Morrow	Jessica Treybick
Diane Caballero	Holland Harriss	George Murry	Leo VanDenBussche
Richard Case	Jerry Hartnett	Pater Nielsen	Lori Vaughn
Fran Christie	Krissa Hensley	Tim O'Connor	William Verbeten
Cheryl Cook	Karrie Hibbard	Steve Orchardton	John Wagner
Michael Cooper	Brett Hulme	Kathleen Pappas	Jace Wainwright
Amanda Cross	Simone Johnson	Nicole Pate	Al Wall
Becky Cutler	Sandra Knapp	Rona Pileggi Spano	Bernard Weaver
Travis Daniels	Shane Knowles	Janis Pitts	Lisa West
Robin Denham	Marilyn Kohlhase	Cas Robinson	Jenny Williams
Julia DiBartolomeo	Michelle Korb	Chas Robinson	Laura Wilson
Brenda Di Somma	Donna LaMontagna	Gary Rothman	Paul Winslow
Dion Dizon	Timothy Leary	Chris Routier	
Jeanette Dodd	Larry Lozano	Irene Rurycz	
	Dianna Lueke	David Scalis	



# WORLD'S GREATEST BONUS

1



**Jonni Ng**  
\$9,491  
Altig-Orlovic

2



**Erez Shabtay**  
\$7,602  
Altig-Orlovic

3



**Raymond Angeles**  
\$6,062  
Altig-Orlovic

4



**Dustin Dunbar**  
\$5,237  
Altig-Orlovic

5



**Daniel Hanson**  
\$5,000  
Chad Deley

## DECEMBER BONUS LEADERS

December Bonus Payout: \$1,314,954

December Bonus Qualifiers: 2,642

\$9,491 Jonni Ng  
7,602 Erez Shabtay  
6,062 Raymond Angeles  
5,237 Dustin Dunbar  
5,000 Daniel Hanson  
4,710 Maren Conway  
4,560 Herivelto Pereira  
4,398 Bruce Viaje  
4,248 Katie Massart  
4,245 Sean Grant  
4,232 Richard Sewell  
4,049 Mark Neilson  
4,013 Bruce Tan  
3,934 Alipate Makau  
3,905 Dustin Wambsgans  
3,894 Sandra Underwood  
3,887 Bernadette Casciato  
3,882 Anthony Brutto  
3,814 Mike Sukhbaatar  
3,725 Michael Stuver  
3,724 Max Quasem  
3,666 Brian Gilmore  
3,639 Ryan Kendl  
3,578 Richard Carter  
3,564 Christina Meyer  
3,457 Muhammed Ashraf  
3,433 Joseph Huh  
3,422 Kelly McDonald  
3,344 Mina Tupu  
3,236 Matt Flores  
3,131 Brian Welsh  
3,093 Sefo Makau  
3,056 Michael van Delft  
2,996 Brett Maurice  
2,990 Mike Allen  
2,937 Paul Smith  
2,932 Ruben Soberanes  
2,910 Hehenga Tupouniua  
2,882 James Aalders  
2,860 Amandeep Gill  
2,754 Joey Kennedy  
2,749 Ryan Landmark

\$2,747 Shelby Poston  
2,732 Hirenkumar Patel  
2,703 Eugene Kashkin  
2,701 George Kamel  
2,687 Alfred Ujpa  
2,638 Joseph Sarasin  
2,632 Lily Tchen  
2,600 Dustin Klingebiel  
2,597 Orby Kelley  
2,546 Christine Weatherspoon  
2,543 Bradley Gray  
2,465 Robert Simmen  
2,464 Stuart McKenzie  
2,452 Lineti Punivai  
2,439 Omar Hashimi  
2,438 Oleg Novitchii  
2,427 Inna Grigorov  
2,415 Jesusdieu Portilus  
2,414 Cynthia Sittig  
2,384 Toriano Landau-Bogan  
2,378 Tyler McKnight  
2,361 Lesina Ah Sue  
2,342 Rita Charles  
2,319 Brian Morse  
2,311 Elaine Reed  
2,308 Iman Chehli  
2,295 Richard Luzaich  
2,277 Michael Kachenmeister  
2,276 Brandi Graff  
2,275 Carmela Pellen  
2,258 Igor Melcharek  
2,252 Thomas King  
2,237 David Ramirez  
2,225 Laaina Havea  
2,186 Roghie Hassan Loo  
2,179 Erika Martinez  
2,133 Cody Toth  
2,124 Fritznel Octave  
2,121 Brittany Garland  
2,119 Garret Kun  
2,111 Derek Winslow  
2,091 Jennifer Theriault

\$2,083 Sally Wilson  
2,073 Matthew Engerman  
2,066 Raquel Craig  
2,065 Steven Bensinger  
2,048 Arthur Guerrero  
2,044 Janine Lieske  
2,044 Scott Hanna  
2,029 Kenneth Cargill  
2,000 Samy Jacques  
1,998 Glen Sprigg  
1,993 Odilia Goulart  
1,990 Bradley Kampmeier  
1,963 Patricia Lambert  
1,960 Ross Ewen  
1,958 Cindy Ligsay  
1,902 Marce Garbett  
1,902 Scott Remmey  
1,895 Ratu Kani  
1,871 Sarah Vacheresse  
1,861 Ileana Lopez  
1,846 Les Swain  
1,846 Marielys Montero-Gonzalez  
1,846 Alma Barriga-Gonzalez  
1,842 Lawrence Ospina  
1,839 Arnold Iacoviello  
1,839 Kyle Schimizzi  
1,838 Anthony Sava  
1,820 Annemarie Diola  
1,809 Michael Burningham  
1,808 Dawn Selden  
1,803 Shesta Knotts  
1,803 Elizabeth Lo  
1,797 Jonathan Kitzmiller  
1,794 Bilal Farsakh  
1,789 Michael Messmer  
1,787 Sonia Ramirez  
1,782 Amy Shui  
1,782 Damaris Henderson  
1,779 Liliana Avila  
1,778 George Lahamedjian  
1,768 Andrzej Sertler  
1,767 Rolando Ortiz

\$1,762 Benjamin Ainscough  
1,759 Ellen Schultz  
1,759 Samvel Tigranyan  
1,748 Robert Ulreich  
1,742 David Schlagheck  
1,735 Christopher Leitwein  
1,734 Shane Hastings  
1,731 Maafu Afemui  
1,730 Steven Stensrud  
1,729 Brian Hutchings  
1,717 Gian Trinidad  
1,706 Mina Saadalla  
1,702 Joachim Jean  
1,697 Melanie Bennett  
1,694 Steve Marker  
1,687 Victoria Perea  
1,685 Melinda Jacobs  
1,676 Deulis Contreras  
1,675 Llleison Martinez  
1,668 Stephanie Novel  
1,667 Ernest Powell  
1,664 Mahadai Kryshundayal  
1,658 Robert Park  
1,657 Lafi Papalii  
1,653 Ifeanyi Ufundu  
1,651 Anne Strayer  
1,633 John Passi  
1,627 Sandra Linse  
1,623 Melissa Losk  
1,622 Scott Chrisman  
1,619 Ronald Rivera  
1,614 David Gonzales  
1,608 Karen Bustamante  
1,608 Julian Morris  
1,603 Mynor Lemus  
1,595 Katalina Halaunga  
1,591 Justin Germany  
1,590 Edith Jolley  
1,580 Ruben Recinos  
1,562 Alyssa Waldman  
1,553 Felicia Minazadehadib  
1,548 Peter Hallett

\$1,545 Marcus Martin  
1,544 Elias Boles  
1,541 Brock Lampee  
1,520 Mark Lomonaco  
1,518 Vakhtang Nazaryan  
1,517 Ashley Ruch  
1,509 Christina Wacker  
1,503 Shela Charlot  
1,503 Nelson Saladen  
1,501 Ashley Wenning  
1,500 Matthew Soza  
1,491 Lori Dacyk  
1,489 Fran Kolos  
1,489 David Wix  
1,483 Ritia Tokahere  
1,480 Yihao Chen  
1,479 David Kauchak  
1,468 Nathan Brown  
1,463 Veronica Alvarado  
1,460 Daniel Gutierrez  
1,456 Susan Sereke  
1,452 Lata Selui  
1,451 Luis Galvez-Galvez  
1,439 David Norman  
1,439 Riley Peters  
1,436 Nicholas Walsh  
1,435 Emmanouil Paragiou  
1,433 Marissa Boo  
1,432 Cristian Tapia-Reynoso  
1,410 Jorge Alvarez  
1,407 Michelle Enders  
1,400 Avram Pinto  
1,395 Anacleto Arevalo  
1,394 Harold Durana  
1,389 Rosita Tumpap  
1,379 Ryan Feehan  
1,379 Pascal Amar  
1,377 Martial Charles  
1,377 Alfred DeRose  
1,376 Saimone Ulupano  
1,359 Jesse Martin  
1,356 Ricky Bashore  
1,353 Janelle Price  
1,352 Daniel Li  
1,345 Katie Miller  
1,344 Wilfredo Maldonado-Aponte  
1,339 Christian LaBoy  
1,327 Roger Weisman  
1,325 Steven Sparkes  
1,316 Amir Minaee  
1,312 Tibor Simon  
1,309 David Goodman  
1,308 Mark Bleier  
1,308 Carley Hosley  
1,302 Anthony Gropelli  
1,295 Gregory Graham  
1,291 Jessica Jakowiec  
1,289 Randy Markland  
1,287 Michaela Williamson  
1,282 Amanda Geter  
1,275 Harvey Quinn  
1,272 Dietrich Truchsess  
1,272 Victor Zavaleta  
1,270 Jose Rubio  
1,266 Nadine Smith-Johnson

\$1,266 Danie Frenette  
1,261 Daren Caesar  
1,261 Michael Russin  
1,259 Jackie Beckham  
1,257 Angel Cordero  
1,256 Michael Denton  
1,255 Sergi Ruiz  
1,254 Dustin Edgell  
1,251 Tina Phongsavath  
1,251 David Brooks  
1,251 Sarah Dulany-Gring  
1,245 Mauri Ramirez  
1,245 Humberto Quintero  
1,242 Daniel Bean  
1,240 Maria Daurelio  
1,239 Christopher McFoy  
1,235 Kelsey Roth  
1,233 Michael Jones  
1,231 Jeremy Schroeder  
1,225 Sarah Cooper  
1,224 Patrick Guthrie  
1,223 Alan Sedaghat  
1,223 Troy Hays  
1,217 James Schneider  
1,216 Sathnarine Kumar  
1,214 Ruben Robinette  
1,213 Laura Archbold  
1,213 Li Lige  
1,212 Heather Miller  
1,210 Cathy Nokes  
1,207 Salamanaia Ahkuoi  
1,205 Troy Plummer  
1,205 Bryan Juskiw  
1,204 Robert Drake  
1,204 Eric Thompson  
1,200 Thomas VanOsdol  
1,196 Steve James  
1,194 Marie Chabot-Vecera  
1,191 Ronald Utter  
1,191 Myesha Perkins  
1,189 William Hoffman  
1,185 Mark Kalisz  
1,182 Duni Olusegun  
1,177 Zack Smith  
1,174 Seneca Birchmore  
1,170 Cherie Mohn  
1,167 Ryan Flournoy  
1,166 Nicki Griffiths  
1,165 Patrick Lesatele  
1,165 A Suneth De Alwis  
1,163 Tibor Simon  
1,163 Michelle Simons  
1,162 Enrico Paredes  
1,161 Peter Kaplanis  
1,160 Bryan Froneberger  
1,160 Joshua Rauser  
1,156 Miriam Heaton  
1,155 Dana Beamesderfer  
1,154 Corey LaVigne  
1,153 Douglas Zigby  
1,152 George Connell  
1,151 Kara Lallman  
1,149 Patrick Donovan  
1,149 John Donovan  
1,148 Solomone Havea

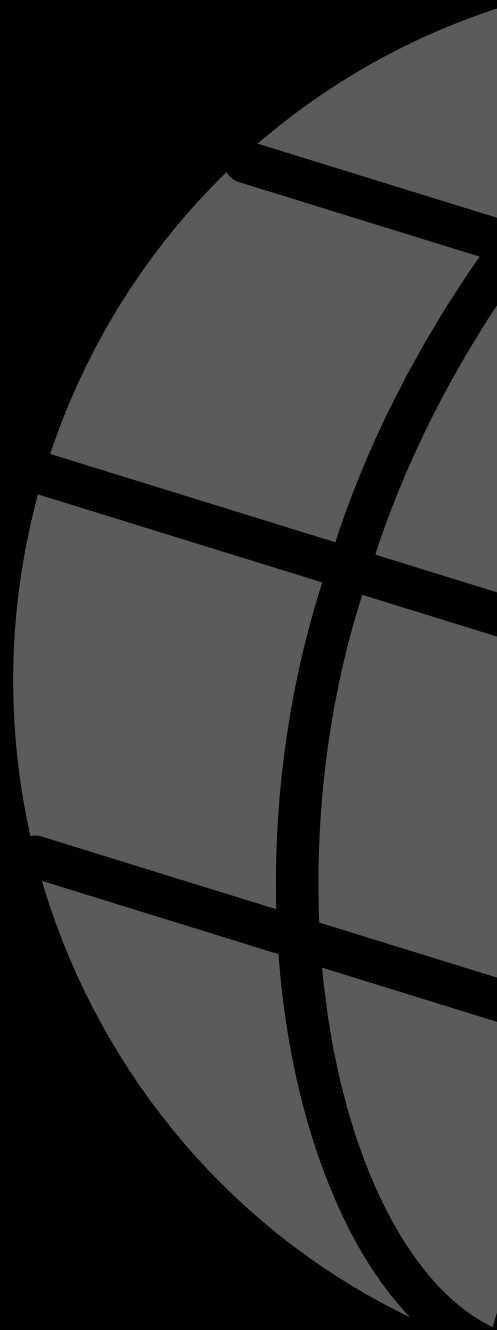
\$1,146 Hector Sartori  
1,145 Niurka de Armas-Duran  
1,139 Kevin Talbot  
1,136 James Golden  
1,135 Kevin Stanley  
1,128 Lamine Diakhate  
1,128 M Shane Metzbower  
1,125 Nicole Wells  
1,123 Rebecca Gronsky  
1,122 Brian Hilton  
1,120 Cody Brown  
1,117 Elifranc Deus  
1,117 Donna Ropiha  
1,115 Nadezhda Vitchev  
1,109 Stacie King  
1,107 John Cochrane  
1,102 Jorge Morales  
1,096 Kaleiokamaile Viena  
1,095 Frederick Noel  
1,093 Christian Bolivar  
1,092 Orett Nelson  
1,092 Peter Hudousek  
1,089 Richard Ratajczyk  
1,086 Jeffrey Hall  
1,084 Ramon Velasquez  
1,078 Josalyn Maginnis  
1,077 Tecca Lutchman  
1,076 Ruben Terrero  
1,073 Lora Beronja  
1,073 Robert Biser  
1,072 Freya Jones  
1,071 Brian Linich  
1,069 Hugo Santos-Suarez  
1,066 Benjamin Brooks  
1,064 Matthew Szwet  
1,063 Silvana Pajor-Flores  
1,061 John McDougald  
1,057 Mark Hart  
1,057 Aaron Cox  
1,055 Gregory Hayman  
1,051 Kehinda Pryor  
1,049 Robert Novotne  
1,047 Iris Saavedragarcia  
1,047 Jeremy Gibson  
1,047 Cornelius Jones  
1,046 Peer Shmelzer  
1,045 Timothy Gallegos  
1,044 Summer Gonzalez  
1,042 Shanita Ellmers  
1,038 Larry Finch  
1,034 Daniel Landie  
1,033 Dominick LeGrande  
1,029 Katherine Flaherty  
1,029 Carly Ferraro  
1,026 Vineula Gounder  
1,026 Thomas Thompson  
1,026 Leslie Montferret  
1,024 Lionel Schwenke  
1,023 Paul Cossier  
1,021 Jinzhou Zhao  
1,019 Kathleen Nick  
1,016 Kerry Walter  
1,015 Kyle Schroeder-Gurnicz  
1,015 Jean-Jacques Alexis  
1,013 Violetta Goldman

\$1,012 Nadene Saulnier  
1,011 Jamielee Eldridge  
1,010 Jahara Lewis  
1,009 Samantha Marsh  
1,009 Aitogi Mataia  
1,008 Joseph Hauptman  
1,006 Tolise Liu  
1,005 Deante Odom  
1,001 Musediaq Abdul  
1,000 Jonathan Foster  
997 Sondus Rana  
996 Rachel Cruz  
995 Nicholas Scordos  
994 Michael LeBlanc  
994 Helen Mikes  
992 Nasrin Hossein-Abadi  
991 Yonique Gordon  
991 Kasali Kotun  
991 Jennifer Beckett  
989 Manuel Fierroz  
987 Sheila Ramos  
986 Arien Seemann  
986 Andrew Hynan  
985 Jennifer McGraw  
985 Kara Haas  
981 Adam Pottebaum  
980 Turehu Simon  
978 Mitzi Roybal  
977 Joe Simoneau  
976 Alex Rozotto  
976 Vaipou Vaoga  
975 Tongenetta Edwards  
974 Amy Baird  
973 Xander Davis  
969 Autalavou Simanu  
968 Jesus Cruz-Navarro  
964 Zeldria Clark  
963 Collins Appiah  
962 Arian Creque  
962 Kevin Lewis  
962 Joey Sales  
962 Joseph Quattrochi  
961 Francisco Martinez  
960 Shane Gareau  
956 Daniel Dunham  
955 Ashley Wortman  
953 Jason Ryen  
953 Vincent Eid  
952 Phoungphet Chanthalanon  
952 Rati Ropiha  
950 Rachel Gallagher  
948 Jewel Nash  
948 Pauline Cresswell  
945 Brittney Hawley  
943 Ishrana Ali  
942 Kelley Solomon  
941 Jeffrey Miller  
941 Alberto Alcala  
936 Angela Hess  
934 Heidi Heil  
931 Ricardo Martinez  
930 Michael Shimamura  
929 Regina Duval  
926 Kevin Wally  
926 Sonia Tynner



## WORLD'S GREATEST BONUS - CONTINUED

\$923	Howard Dotson	\$838	Lawrence Yi	\$753	Thomas Longino	\$676	Anthony Fister	\$615	James Schieche	\$557	Sonja Koryhailo	\$517	James Brooks
921	Natasha Nembhard	838	Craig Yarborough	752	Adelfa Parinas	672	Katarzyna Jozwiak	614	Eric LaBossiere	556	Colleen Sleeper	517	Patricia Cicerale
921	Hussain Mohamed	837	Charla Potempa	752	Beau Bequette	672	Jesse Martin	614	Susan daCruz	555	Jun Park	516	Faatau Manoa
920	Claude Perry	836	Mele Holani	749	Jessie Aralman	671	Elliot Potter	614	Susan Francis	555	Edwina Barber	516	Kalaire Williams
920	Lynn Doolittle	835	Katherine McQuade	747	Angela Bauer	671	Noah Shahin	614	Tiana Allah	555	Amos Slipchuk	516	John Hannan
920	Jared Bourgeois	832	Brett Broering	746	Zoltan Polony	670	Ricky Winningham	613	Edmond Lee	553	Erick Snyder	516	Charles Firreno
920	Kevin Haines	831	John Whaley	745	Vivian Vu	670	Karrar Sahib	612	Nakia Peters	551	Juanita Legere	514	Amanda Horton
918	Jason Lassic	831	Olive Faalavaau	743	Ryan Tomajcik	670	Brian Sinclair	610	Nathan Robbins	550	Rachael Johnson	512	Terry Romain
917	Nial Samsoundar	830	Benjamin Jerome	740	Michelle Stamps	670	Benjamin Gonzalez	609	LaToya Clark	550	Phyo Phyo	512	Loc Nguyen
916	Donald Wold	829	Jennifer Young	739	Latasha Walls	667	Anthony Christman	608	Lauren Coyne	549	Tasha Marker	512	Ryan Roberts
915	Susan Haas	829	Elizabeth Leming	737	Jordan Arcuri	667	Harold Morris	606	Nicole Neary	546	Malysa Cleveland	512	Lucy Pene
915	Jazmin Wilson	829	Aaron Lagier	737	Ann Rauwherotini	666	Cole Hatfield	605	Debra Dextradeur	546	James Morris	511	Darryl Hands
914	Natalie Kopp	826	Yadollah Pourjalali	737	Kayla MacPhail	662	Rebyka Moyer	604	James Quinlan	546	Loretta Dudden	511	Todd Engelson
913	Matthew Murphy	826	James DePetro	736	Zachary Bradshaw	662	Craig Ebinger	603	Tyson Ropeti	545	Kevin Cromwell	509	Mauri Swanson
913	Janaya Stephens	823	Carolyn Havens	736	Mike Lade	661	Joseph McCarthy	601	Soraya Ahmed	543	Madison Bendoski	508	Vance Rountree
910	Eileen Brito-Rosa	822	Chena Blair	735	Zachary Farrell	661	Alexander Spooner	600	Kim Vance	542	Maureen Lydon	508	Adam Stowe
907	Adam Wolcott	821	Shadya McLean	731	Carla Shuler	661	Mathew White	600	Meredith Petrusek	542	Jeremy Anderson	508	Tiffney Forrester
906	Maria Ramirez	817	Enrique Sandoval	731	Jeanine Cox	661	Stephanie Matamis	599	Adam Easterbrook	541	Jahzeel Zamora	507	Cristi Huffman
906	Nathan Montgomery	813	Antwan White	730	Lindsay Dehetre	660	Stephen Giallombardo	599	Alex Berezenko	541	Timothy Bugge	507	Davelle Heath
905	Jillian Rooks	810	Bechir Abboud	729	Laanne Clark	657	Bethsie Gousse	598	Mathew Madani	541	Roman Corbin	506	Barbara Dunovits
905	Michael Schumacher	810	Sione Maumau	728	William Archer	656	Tara Martinez	597	Brian Jerome	540	Ryan Bradshaw	502	Laron Jackson
904	Justin Sloat	808	Amanda Hubbard	727	Elizabeth Hodgson	655	Dexter Phillip	596	Jammar Sessoms	540	Chad Rakowski		
903	Faiala Vaoga	806	Oliver Nivaud	726	Melanie Smith	655	Parker Cox	589	Marleen Ioane	540	Allegra Carnevale		
898	Rhiarna Russell	802	Sherry Schick	725	Donald Masker	655	Jerina Dushku	587	Steven Sibelman	540	Joy Vann-Austin		
898	Gregory Brown	801	Laurekins Pardovani	724	Gregory VanSuch	654	Karane Potter	586	Nasser Rezaei	538	Oliver Zettas		
897	Sione Ika	801	Austin Bolz	722	Denis Snyder	654	Dwayne Hargrove	585	Travis Kovach	538	Matthew Bell		
897	Arie Davis	800	Sarah Gilmore	721	Kareem Mutia	653	Shellon Johnson	584	Ader Hutchinson	537	Brandon Mogel		
894	Justin Barker	800	Matevaka Agaifo	719	Danae Manwill	653	Jacqueline Moreno	584	Benita Jackson	536	Jeffrey Gilliana		
893	Mark Edwards	798	Kelly Hassert	715	Michael Nowak	652	Marci Vauters	580	Krystal Gordon	536	Gregory Romano		
892	Andrea Barenholtz	798	Shelly Stambach	713	Todd Homer	652	Annie Grady	579	Anthony Shaw	536	Alonzo Rogers		
892	Ronnette Turner	798	Laura Szewczyk	710	Kelvin Douglas	651	Glenn Woodley	578	David Watkins	534	Erica Fitzsimmons		
891	Travis Picklesimer	797	Alex Smith	706	Samantha Taddie	649	Tauava Pitoai	578	Emilee Manthey	534	Michael Dalton		
885	Krystena King	793	Eric Hidy	704	Kayla Donnelly	648	Michael D Smith	577	Stephen Myers	534	Mele Latu		
884	Ed Olfert	793	Amanda South	703	Daniel Toshner	647	Angel Patryluk	577	Christian Weber	533	Lile Sitagata		
883	Karen Davis	791	Corinne Castle	703	Jennifer Holliday	646	Rasenia Hogan	577	LaToya Walters	532	Curt Snow		
882	Gail Cowley	790	Victoria Wippich	702	Christine Augustus	646	LaKendra Carmichael	576	Jhameka Quarles	531	Michael Laramie		
881	Matthew Woods	790	Joseph Hedborn	702	Raquel Martinez	645	Raymond Ross	574	Linwood Walker	531	Jonathan Izquierdo-Rosito		
875	Barbie Stillwell	788	Kirk Brooks	701	Epi Siamoa-Brown	643	Cheryl Griggs	573	Komo Davis	530	Eyad Awdi		
875	Hugo Mercado Haro	786	Norman Lane	699	Alfredo Nevarez	643	Lytoni Brown	573	Vanessa Montejano-Mariscal	530	Brian Littlejohns		
873	John Salvaggi	785	David Rigney	699	Jonathan Lamb	634	Brianna DiPietro	572	Steve Svendson	530	Tyler Hand		
872	Pablo De La Cruz	785	LaTonya Boyd	696	Vanina Strickland	633	Patricia Romero-Otero	572	Jennifer Stuart	529	Erin Leong		
871	Massoud Vaziri	782	James Mabson	696	Kelly Todd	630	Bradley Abbeduto	572	Kenneth Orlando-Seidel	527	Danyle Abdurrasheed		
869	Kerlens LaRose	782	Kevin Colopy	695	Virginia Grimm	630	Adrian Segalla	571	Larry Alexander	527	Meaghan Kehl		
866	Makerita Malo	776	Sophie Canestrelli	692	Ryan Cheverie	630	Gabrielle Warrick	570	Scott Smith	526	Joshua Smith		
862	Jon Houser	775	Linda Briseno	692	Michael Cooper	629	Steven Grant	570	Bernardo Lopez	525	Danielle Margolin		
861	Alexander Holmes	775	Blake Handrick	691	Michael Coulthard	628	Gerald Lake	569	Corey Moore	523	Vyacheslav Honcharuk		
857	Alexander Schwartz	772	Clint Hargrave	690	Michael Williams	627	Rodney Taylor	563	Crystal Wilson	523	Martha Zelaya		
856	Shalom Chaimov	770	George Oshea	689	Boris Mendes	627	Ariane Jacques	562	David Gurley	521	Joan McKee		
855	Brent Bowling	767	Jarnara Clifford	688	Pamela Tichy	624	Randy Bistline	562	Jaime Baez	520	Joseph Locastro		
854	Nicholas Moore	766	Folole Samoa	687	Kevin Harden	624	Tyler Arthur	562	William Mackenzie	520	William Parmeter		
852	Antonio Singleton	765	Lineti Pasikala	686	Matthew Farrell	623	Cassandra Kemp	562	Jordan Mullins	520	Carrie Kollmar		
848	Alvaro Canales-Osorio	763	Melissa Burt	684	Peggy Morales	622	Calvin Irving	561	David Kerul	520	Anthony Boone		
848	Cledis Spearmon	763	Tyler Jackson	683	Timetris Roberts	622	Emmanuel Skantzios	561	Samuel Buckwalter	519	Michael Warren		
847	Caleb Drake	762	Coral Ashe	682	Angela Carter	621	James Fox	561	Whitney Poulin	519	Jonathan Hobbs		
846	Valerie Pardo	760	Johnathan Hernandez	681	Daniel Robl	621	Sandra Campos	560	Raymond Vasquez	519	Douglas Sevier		
846	Delroy Phang	760	Filomena Matau	681	Catherine Pragosa	620	Gemma Baromontes	559	William Hiering	519	Nadia Million		
844	Michael Mandella	759	Tracy Lepore	680	Roneesha Johnson	620	Nicholas Birdsall	558	Joaquin Santos	518	Armando Aiello		
844	John Reilly	758	Benjamin John	679	Jill Canale	620	Melissa Celaya	557	Scott Florin	518	Marcia Matthews		
841	Edwin Rosa	756	Amy Skalsky	678	Zachary Suarez	619	Darrell Ballard	557	Eddie Allen	518	Monique Rocke		
839	Katie Heuer	753	Kelly-Ann McBridge	676	Jose Carvajal	616	Yuridia Stoffa	557	Matthew Pastore	517	Christopher Murray		





# LEADERSHIP BONUS



**1** **ZACHARY HART**  
\$39,417  
Surace-Smith

**2** **Ofa TUPOUNUA**  
\$29,136  
Steve Friedlander

**3** **MATTHEW PARKS**  
\$28,634  
Surace-Smith

**4** **STEPHEN HILL**  
\$26,419  
Steve Friedlander

**5** **MARIAN SERTLER**  
\$21,566  
Sabrina Lloyd

## DECEMBER BONUS LEADERS

December Bonus Payout: \$980,338  
December Bonus Qualifiers: 803

\$39,417 Zachary Hart	\$5,460 Alexandra Graham	\$2,813 Aaron Ralston
29,136 Ofa Tupouniua	5,336 Samneang Prom	2,735 Christopher Favor
28,634 Matthew Parks	5,327 Jack Keiderling	2,732 Craig Stropf
26,419 Stephen Hill	5,315 Michelle Crowe	2,706 Anita Ferris
21,566 Marian Sertler	5,309 Ryan O'Malley	2,666 Natalie Linker
18,051 Syed Quadri	5,297 Minh Phung	2,647 Michael Clemente
17,361 Tere Diamond	4,999 Michael Romeo	2,638 Patrick Cremeans
17,015 Matthew Diulus	4,990 Raymond Risucci	2,632 Brett Gryska
11,791 Nicholas Lorence	4,845 Todd Glazer	2,616 Natalie Wagner
11,012 Ryan Hall	4,712 Kascey Williamson	2,614 John Conard
10,401 Robert Dunn	4,676 Stuart Xu	2,575 Gian-Paolo Diberardo
10,197 Ryan Bisanz	4,447 Daniel Bauer	2,542 AshLynn Orng
9,895 Michael Vasu	4,303 Lesina Ah Sue	2,484 Stephen Jeung
9,827 Doreen Ryan-Foti	4,244 Daniel Walton	2,447 Jessica Santamarina
9,648 Ransay Vazquez	4,223 Ryan Stenglein	2,423 Eric Ebbitt
8,929 Robert Kanaan	4,139 Jesse Spencer	2,396 Jose Carvajal
8,575 Daniel Hartwig	4,071 Trevor Mayer	2,382 Ratu Kani
8,299 Marisa Willgruber	4,064 Ala Awad	2,376 Dean Jensen
7,921 Krista Thieme	4,062 Albert Serur	2,306 Randall Cook
7,686 Daven Hermosura	3,991 Melne Lewis	2,262 Liam Flaherty
7,469 Bobby Szwaja	3,777 Nicholas Moore	2,231 Gabriel Feldmann
7,358 Steven King	3,775 Kyle Lewicki	2,224 David Wang
7,156 Brian Welsh	3,726 Humberto Quintero	2,224 Peter Van Der Westhuizen
7,075 Sara Welch	3,686 Marc Salvaggi	2,213 Dustin Dunlap
6,753 William Myatt	3,673 Matthew Turnquist	2,202 Levar Morgan
6,663 Andre Bent	3,641 Kyle Johnson	2,194 Kelly Ekker
6,537 Evan Holzhauer	3,613 Joshua Olin	2,170 Scott Wheeler
6,468 Magda Figueiredo	3,512 Mavrick Fredericks	2,161 Enrique Sandoval
6,424 Todd Harding	3,492 Cara DeFiore	2,134 Byron Paz
6,421 Darron Hacker	3,440 Milica Zivkovic	2,104 Elaine Kulawiak
6,379 Andrew McQuade	3,424 Laaina Havea	2,091 Monica Brown
6,285 Souleymane Bah	3,392 Thomas Vena	2,043 Ronald Esmon
6,276 Cynthia Schneiderman	3,316 Sebastian Kazek	2,042 Phillip McElfresh
6,204 Ryan Wilson	3,257 Randy Teyssier	1,986 Kade Beck
6,202 Jordan Chalom	3,180 John Sparby	1,978 Alex Torruella
6,119 Bobby Gujral	3,174 Brandon Teter	1,976 Peter McEnaney
6,015 Julie McQuoid	3,166 Patrick Rieger	1,973 Meaghan Kehl
5,811 Michael Gerstein	3,071 Devin Adams	1,916 Robert Schneiderman
5,689 Moli Kaufusi	2,995 Zach Otto	1,915 Reynolds Akuamoa
5,687 Mark Kukielski	2,905 Christopher Earle	1,912 David Guzman
5,684 Joshua Jackson	2,884 Atta Saleh	1,910 Alix Albright
5,575 Adeyemi Akinade	2,857 Unique Hunnicutt	1,908 Lawrence Smith

\$1,327 Mathew Mealey	816 Joseph Hagerman
1,302 Fritzel Octave	813 John Napiza
1,297 Michael Mandella	810 Benjamin Jerome
1,281 Paul Samra	806 Danny Favreau
1,277 Deborah Sanchez	803 Mir Khan
1,263 Britton Costa	797 Tiare Hubbard
1,262 Aaron McLean	790 Charles Ferrari
1,261 Rakesh Ramkarran	779 Tony Lulu
1,257 Holly Lacey	774 Eric Hamblin
1,242 Nicholas Scordos	763 Jesse Martin
1,236 Shahab Mahdavinejad	759 Christian LaBoy
1,230 Gary Gottlieb	751 Corey Helly
1,217 Rebecca Klebsch	745 Nicholas Pelham-Clarke
1,215 James Keefer	745 Leonard Paschke
1,210 David Rigney	743 Dick Nakatani
1,196 Jeremie Dupuis	738 Harrynarine Ramoutar
1,192 Christopher Kennedy	718 Jason Green
1,173 Andy Jaikaran	717 John Catalano
1,169 Richard Whyte	716 Amie McCracken
1,151 Scott Montgomery	716 Samuel Cohen
1,141 Carlos Arballo	705 Beatriz Noriega
1,131 Kenneth Greer	699 Louis Giogaia
1,124 David Schanuel	682 Calvin Irving
1,119 Anthony Batista	677 Rita Haidinger
1,113 Timothy Kieran	674 Matt Pflueger
1,100 Taylor Bosch	672 John McGrath
1,094 Michael Tribbitt	672 Brent Bowling
1,093 Alon Fischer	670 Gregory VanSuch
1,093 Erica Pagano	664 Jonathan Phillips
1,092 Justin Crawford	664 Jordan Albright
1,088 Katherine McQuade	662 Zachary Suarez
1,087 Natalie Soboleva	654 Melinda-Rae Lyse
1,066 Mike Bray	635 Lesly Lindgren
1,062 Thomas King	634 Michael Williams
1,056 Eric Thompson	632 Nicole Sanders
1,048 Muhammed Ashraf	625 Brandon Baker
1,048 Porter Balke	621 Lee Jeffers
1,039 Joseph Cruickshank	619 Herman Fennell
1,039 Alex Grakhov	618 Yihao Chen
1,039 Polina Philbin	615 Peter Gabranski
1,037 Gary Brown	609 James King
1,033 Pamela Altman	605 Timothy Hayes
1,029 Shawn Lewicki	604 Austin Bolz
1,019 Brandon MacDonald	602 Tim Schroeder
1,016 Ruben Santillana	600 Thomas McConnell
1,000 Michael Shaba	600 Ricardo Grandt
989 Shayne Guinn	597 Thomas Bowler
960 Christopher Rodriguez	593 Nicholas Walsh
944 Jamey Haugen	592 Jason Crawford
941 Jamal Simmons	589 Yussuf Elzein
934 Edwin Rodriguez	586 Paulo Miranda
933 Jared Teerlink	585 Soncyia Williams
927 Jacqueline Stewart	583 Chad Potts
925 Antonio Evans	580 David Palmer
918 Drew Frazier	579 Grant Myers
917 Ibrahim Bah	578 Joshua Rush
891 Arie Davis	575 Gretchen Crady
889 Nicholas Triantafyllidis	575 Andrew Wagner
889 Jason Theriot	571 Alireza Yaesubi
888 Ariana Jones	570 Matthew Conrad
883 Joshua Cosentino	569 Kelvin Fernandez
881 Rita Charles	569 Erna Gasanin
876 Cody Toth	566 Henry Ingraham
876 Erin Allen	564 Jeffrey Miller
876 Shela Charlot	563 Elias Boles
854 Rodney Ward	562 Marcus Street
841 Blake Higuchi	

\$831 Vaipou Vaoga	\$560 Charles Belt
816 Joseph Hagerman	556 Maria Soliz
813 John Napiza	556 Patricia Fifer
810 Benjamin Jerome	550 Michael Loftus
806 Danny Favreau	547 Ricardo Alanis
803 Mir Khan	546 Darren Miller
797 Tiare Hubbard	536 Leticia Fields
790 Charles Ferrari	532 Cody Zeigler
779 Tony Lulu	526 Patrick Szydlik
774 Eric Hamblin	525 Kevin Talbot
763 Jesse Martin	522 Anthony Barbaro
759 Christian LaBoy	521 Alberto Alcala
751 Corey Helly	519 John Reynolds
745 Nicholas Pelham-Clarke	517 Katherine Boggan
745 Leonard Paschke	513 Leya Kirchstein
743 Dick Nakatani	513 Joseph Smith
738 Harrynarine Ramoutar	512 Cameron Cimino
718 Jason Green	510 Donald Dowbor
717 John Catalano	509 Janaya Stephens
716 Amie McCracken	505 Bilal Farsakh
716 Samuel Cohen	502 Charles Firreno
705 Beatriz Noriega	502 Alexandria Garcia
699 Louis Giogaia	502 Patrick Stenglein



# SA/GA DIRECT CODE FIELD TRAINING BONUS

# REINSTATEMENT BONUS



**1** **MOLI KAUFUSI**  
\$11,175  
Steve Friedlander

**2** **LAAINA HAVEA**  
\$4,579  
Steve Friedlander

**3** **SCOTT WHEELER**  
\$4,453  
Imran Satti

**4** **ERIC EBBITT**  
\$4,232  
Simon Arias

**5** **MILICA ZIVKOVIC**  
\$3,976  
Sabrina Lloyd



**1** **SAMI MOGANNAM**  
\$3,498  
Jatoft-Foti

**2** **DASON PHAUL**  
\$2,442  
Theodore Pappas

**3** **SEBASTIAN KAZEK**  
\$1,143  
Matt Henderson

**4** **RONALD FRIEDLANDER**  
\$1,100  
Theodore Pappas

**5** **MITCHELL LOOK**  
\$1,067  
Surace-Smith

**DECEMBER BONUS LEADERS** December Bonus Payout: **\$292,870**  
December Bonus Qualifiers: 575

**DECEMBER BONUS LEADERS** December Bonus Payout: **\$35,928**  
December Bonus Qualifiers: 120

- |                            |                                |                            |
|----------------------------|--------------------------------|----------------------------|
| \$11,175 Moli Kaufusi      | \$1,662 Vaipou Vaoga           | \$1,004 Alexandria Garcia  |
| 4,579 Laaina Havea         | 1,621 Benjamin Jerome          | 988 Jason P Lee            |
| 4,453 Scott Wheeler        | 1,595 Marc Salvaggi            | 983 Gregory Graham         |
| 4,232 Eric Ebbitt          | 1,578 Amanda Hogan             | 981 Fuaifale Mauu          |
| 3,976 Milica Zivkovic      | 1,540 Cody Toth                | 980 Ratu Kani              |
| 3,973 Kade Beck            | 1,533 Jamie Winters            | 976 Calvin Irving          |
| 3,144 Anthony Theriault    | 1,515 Antonio Evans            | 953 Austin Bolz            |
| 3,047 Graham Carter        | 1,496 Raymond Angeles          | 921 Carlos Arballo         |
| 3,041 Enrique Sandoval     | 1,489 Leonard Paschke          | 916 David Palmer           |
| 2,999 Lesina Ah Sue        | 1,488 Polina Philbin           | 913 Tammie Hartman         |
| 2,766 Aundrey Beard        | 1,476 Harrynarine Ramoutar     | 897 Eric Thompson          |
| 2,541 David Higa           | 1,434 John Catalano            | 892 Taji Mixon             |
| 2,506 Lisa Martin          | 1,344 Brent Bowling            | 889 Jeremie Dupuis         |
| 2,469 Steven Pirrello      | 1,340 Amanda Hubbard           | 888 Michael Tribbitt       |
| 2,452 David Guzman         | 1,325 Zachary Suarez           | 881 Mir Khan               |
| 2,402 Gian-Paolo Diberardo | 1,324 London Burnett           | 881 Kyle Taylor            |
| 2,383 Rakesh Ramkarran     | 1,261 Alon Fischer             | 876 Aaron McLean           |
| 2,383 Robert Schneiderman  | 1,260 Timothy Hayes            | 857 John Napiza            |
| 2,329 Alix Albright        | 1,242 Jason Crawford           | 816 DeAnthony Hartman      |
| 2,277 Ashley Wenning       | 1,227 Jordan Albright          | 813 Wendy Sotelo           |
| 2,262 Liliana Avila        | 1,225 Mike Bray                | 811 Jeffrey Miller         |
| 2,182 Nicholas Scordos     | 1,218 Eric Peyton              | 806 Bernadette Casciato    |
| 2,134 David Rigney         | 1,217 Adam Huck                | 801 Deborah Sanchez        |
| 2,118 Katherine McQuade    | 1,213 Yihao Chen               | 785 Aaron Hayes            |
| 2,111 Erica Pagano         | 1,210 Brandon Baker            | 785 Jocelyn Bolito         |
| 2,067 Kierra Goodwin       | 1,202 Elizabeth Lo             | 774 Anthony Sava           |
| 2,064 Jason H Lee          | 1,201 David Schanuel           | 769 Andrew Wagner          |
| 2,058 Shawn Lewicki        | 1,194 Thomas Bowler            | 769 Emmanouil Paragiou     |
| 2,045 Eric Hamblin         | 1,193 Abdul Yusuff             | 760 Christopher Rodriguez  |
| 2,030 Anthony Batista      | 1,161 Jorge Guerra             | 757 Cristi Huffman         |
| 2,026 Pamela Altman        | 1,159 Erna Gasanin             | 735 Joseph Catalfamo       |
| 2,009 Emmanuel Villasenor  | 1,157 Joshua Rush              | 731 John Reynolds          |
| 1,953 Gary Gottlieb        | 1,153 Bilal Farsakh            | 730 Thomas McConnell       |
| 1,916 Taylor Bosch         | 1,148 Holly Lacey              | 726 Daniel Hwang           |
| 1,905 Meaghan Kehl         | 1,142 Alireza Yaesubi          | 721 Yussuf Elzein          |
| 1,892 Erin Moyer           | 1,127 Elias Boles              | 720 Natalie Soboleva       |
| 1,872 Andy Jaikaran        | 1,094 Nicholas Triantafyllidis | 711 John Leggio            |
| 1,867 Jared Teerlink       | 1,093 Lesly Lindgren           | 707 Jamell Ramsay          |
| 1,763 Christian LaBoy      | 1,064 Cody Zeigler             | 705 Josela Reales          |
| 1,762 Rita Charles         | 1,052 James King               | 687 Reynolds Akuamoa       |
| 1,752 Shela Charlot        | 1,044 Anthony Barbaro          | 683 Jason Ryen             |
| 1,751 Michael Shaba        | 1,041 Jacqueline Stewart       | 682 Daniel Walton          |
| 1,726 Jason Green          | 1,025 Joseph Smith             | 674 Nicholas Pelham-Clarke |
| 1,720 Shayne Guinn         | 1,012 Paulo Miranda            | 668 Glenn Arakawa          |
| 1,668 Alex Torruella       | 1,004 Charles Firreno          | 666 Brenton Patterson      |

- |                          |                       |                    |                       |
|--------------------------|-----------------------|--------------------|-----------------------|
| \$3,498 Sami Mogannam    | \$1,067 Mitchell Look | \$791 Matt Flores  | \$648 Christian Ortiz |
| 2,442 Dason Phaul        | 950 Rob Speers        | 787 Maurice Baritz | 643 Robert Recker     |
| 1,143 Sebastian Kazek    | 847 Bradley Weigand   | 776 Nabil Spahi    | 549 Maria Ramirez     |
| 1,100 Ronald Friedlander | 804 Frank Kolligian   | 687 Joseph Faisant | 546 Nadezhda Vitchev  |

**4 BONUS TOTAL: \$2,624,092**

<b>WORLD'S GREATEST</b> \$1,314,954	<b>LEADERSHIP</b> \$980,338	<b>SA/GA TRAINING</b> \$292,870	<b>REINSTATEMENT</b> \$35,928
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All qualifiers listed achieved at least \$500 in bonus totals



# FOUNDERS CLUB

December Qualifiers — Outstanding Producers & PR Representatives:



## Joseph Sarasin

Surace-Smith  
1st Qualification  
\$77,052 Net ALP  
77.8 Ret



## Sonia Ramirez

Steve Friedlander  
1st Qualification  
\$ 57,557 Net ALP  
80.7 Ret

# Directors of the Month



Driving Excellence

## Sales Director of the Month

Leaders growing leaders!

### Domenico Bertini



Domenico had growth of 33.4% over December of 2012.

## PR Director of the Month

Leaders growing leaders!

### Jason Beckman



Jason is the Top Director for December 2013 with 260.93% Lead Growth.

## Perspective



## Scott Smith

President  
& Chief Marketing Officer

## Game Time! *The Uniqueness of Greatness*

I remember the feeling both as a coach and as a player of putting on the home uniforms for the first time of any season. Preseason preparation was over, and there were no more scrimmages. The season was upon us. Departing words from coach... a walk down the tunnel... and the first steps on the court or the field as the wait was over. It was time for the real season to begin, time for the opportunity of proving the *uniqueness of greatness*.

It's been twenty quick years since I last coached, and it's been 34 even faster years since I wore the uniform of a player. But when I got up this morning, it was the first morning in two decades in which I felt in the pit of my stomach the anticipation of pursuing *the uniqueness of greatness*. Not sure why this year is the year I felt this feeling, except probably the perfect blend of an off 2013 and what I truly believe is the right concoction of improved systems along with incentives in the right spots. Even more so... it's your grit and determination to pursue your own uniqueness of greatness. I know that without question you are motivated to show who you are this year.

The State General Agents are committed to leadership, the Field Management Team wants to make the big step and the personal producers are all believers in *Opportunity Unlimited*.

And our Public Relations Team, the finest in the land, is ready to make us even prouder than we were in 2013. That would be pretty difficult.

Home Office stands by as one of the greatest assemblies of dedicated employees as has ever been known. Six days a week from before sunup to after sunset, their efforts cannot be challenged and their results make us proud.

And it is you as an individual — no matter what your role — who must be willing to step up and commit to a price that must be tendered for the success you seek.

Today.

As time passes, we will all learn what impact the new bonuses and TeleCheck will have on our agent retention. Core drivers will emerge. But for now, it is the activity of the moment, right now, that must result in every single agent increasing activity. All success has its starting point and for AIL/NILICO it starts with the lead pack... which starts with the foundation of hundreds of referrals.

Starting off, 2014 will be about nothing less than \$1,500 per week per agent — minimum recognition level. And a code for every single SA and GA. In fact, why not three or four? That's the key to keeping agents, and it's the key to keeping managers.

I know you're busy. I know you've got a ton on your plate. But improved phone nights, minimum submits of \$1,500+ and SA – GA January codes will take care of all ailments. Rid of ailments? Heck it is truly the sprint to the uniqueness of greatness. Without prime focus on these three core drivers, the ailment becomes incurable and the pursuit of the uniqueness of greatness becomes a marathon.

So bust out of the chute, run down the tunnel and be rocked by the cheers of the crowd. Feel the flip-flop of your stomach and the beat of your heart pumping!





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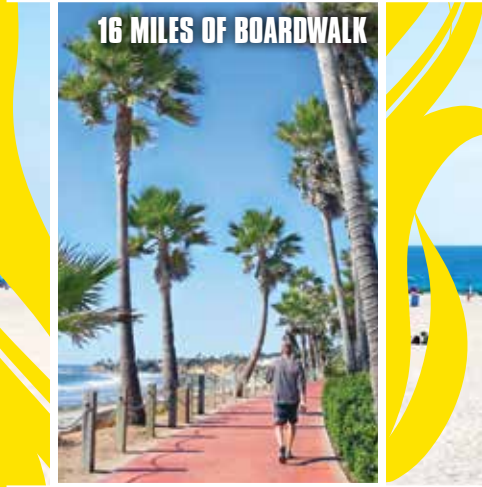


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